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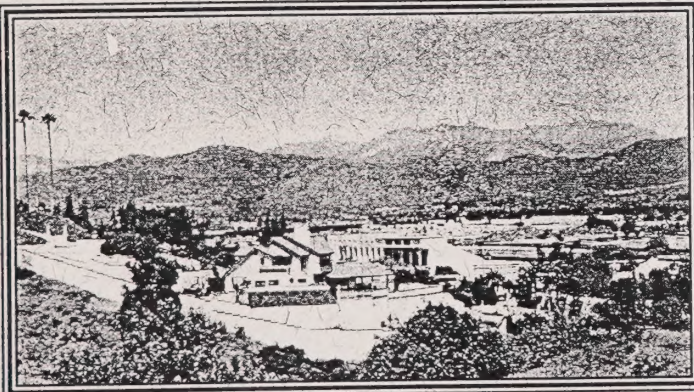
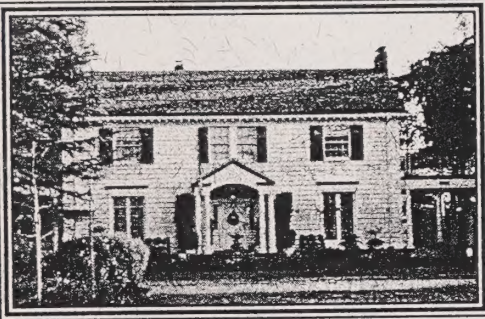
UNIVERSITY OF CALIFORNIA

# CITY OF POMONA

## Housing Element of the General Plan

January 1998-June 2005

[2001?]



Community Development Department

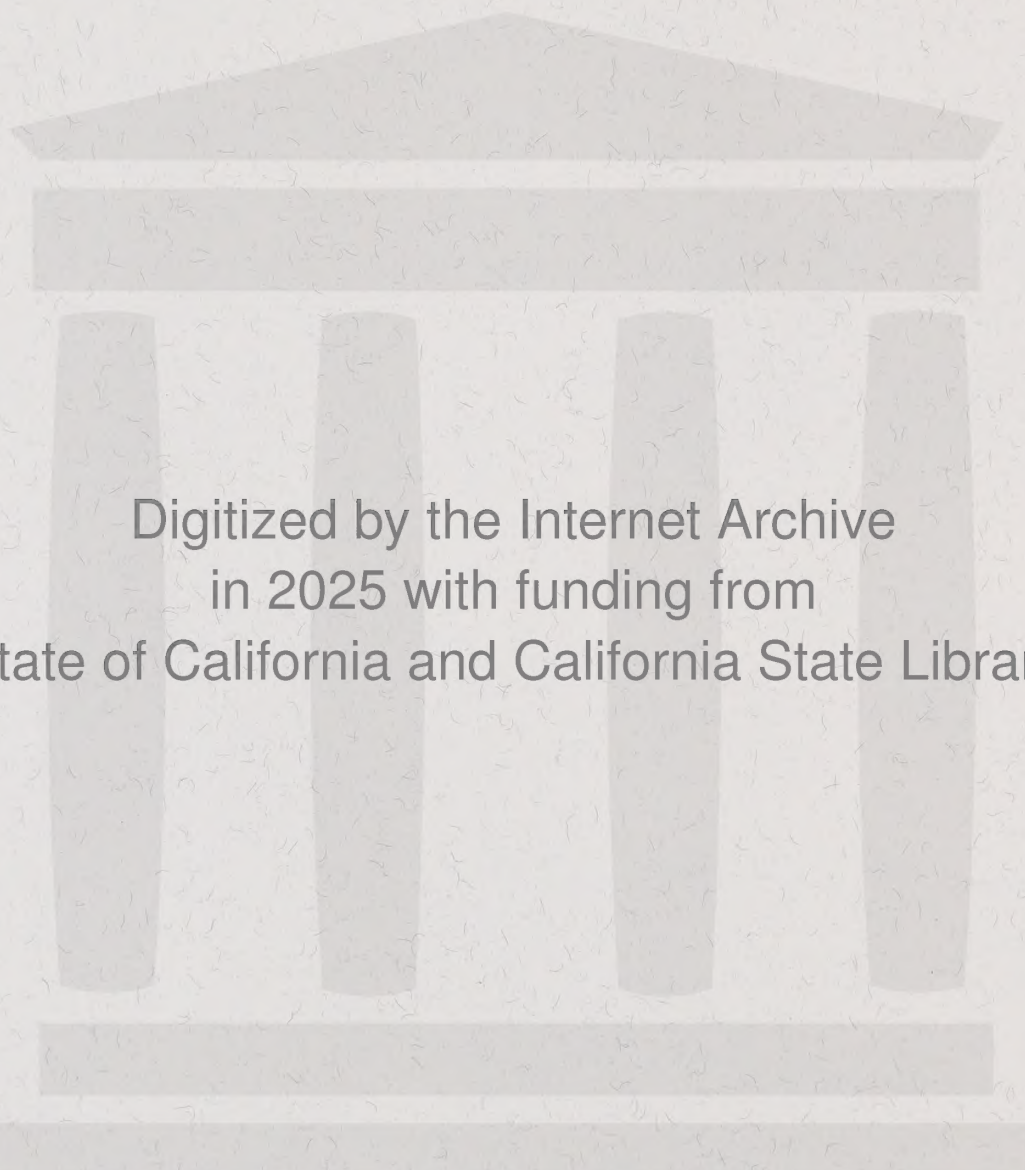
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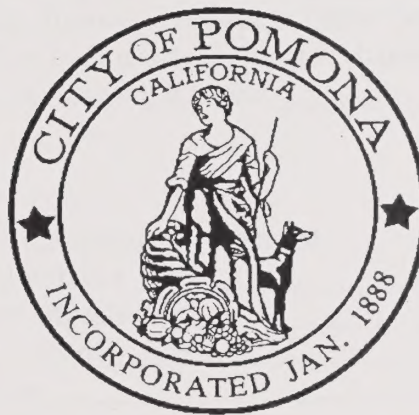


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# CITY OF POMONA

## Housing Element January 1998-June 20005



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# CITY OF POMONA

## HOUSING ELEMENT OF THE GENERAL PLAN

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## **SECTION A. INTRODUCTION**





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## 1. COMMUNITY BACKGROUND

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The City of Pomona lies at the eastern edge of Los Angeles County, midway between the City of LA and the Inland Empire cities of San Bernardino and Riverside. Originally part of a Spanish land grant, the earliest settlement began in the Spadra area before 1872. With the advent of the railroads, the town grew, was officially named Pomona after the Roman goddess of fruit, and underwent incorporation in 1888. Thereafter, citrus became the major crop and, along with poultry, continued as the mainstay of agriculture until 1950.

The growth of the population in Pomona has followed the historic development of the City. Population increase proceeded at a slow but steady rate during the early agricultural period and then accelerated tremendously under the pressure of urban expansion, with the fastest rate of growth occurring during the 1950s. Growth dipped during the next two decades but took another spurt during the 1980s in response to the annexation and development of the Phillips Ranch area, only to slow again during the 1990s. As the largest community in the Pomona Valley, the City has traditionally held a place of preeminence, serving as the regional center for a variety of governmental, commercial, and cultural functions.

Today with a population approaching 150,000, Pomona is the third largest city in the I-10 corridor east of LA. It is also the largest municipality in the Pomona Area, which includes the adjacent communities of Claremont, La Verne, San Dimas, Diamond Bar, and Walnut, as well as the nearby cities of Montclair, Chino, Covina, and West Covina. (See Figure 1.) Economically, Pomona benefits from its status as the gateway to the Inland Empire with access to five major freeways, two Metrolink commuter train stations, and Ontario International Airport. Culturally, the City is enriched by the ethnic diversity of its residents, an abundance of historically significant structures, and three institutions of higher learning—California State Polytechnic University, Pomona (Cal Poly); Western University of Health Sciences; and DeVry Institute of Technology.

Pomona offers an array of housing types ranging from custom built homes on hillside lots, to craftsman bungalows in historic preservation districts, to rental units in a variety of styles and sizes. Due in large part to the fact that nearly two-thirds of these dwellings were constructed before 1970, Pomona's housing stock is the most affordable in the area. The challenge is to preserve the structural integrity of Pomona's older homes and enhance the aesthetics of existing residential neighborhoods while facilitating the construction of appropriate infill development on the City's few remaining vacant parcels. An important component of maintaining the quality of the existing housing stock is to provide homeownership opportunities for all economic segments of Pomona's population.



groups; considers population and employment trends and Pomona's share of the projected regional need for new housing construction

- **RESOURCES AND CONSTRAINTS INVENTORY (SECTION D)**—describes the land, financial, administrative, and energy conservation resources available to assist with meeting housing needs; discusses the potential governmental constraints to the provision of adequate housing such as land use controls, site improvements, codes and code enforcement, fees, and permit processing; considers the potential nongovernmental constraints related to financing, land prices, and the cost of construction
- **HOUSING PLAN (SECTION E)**—specifies Statewide housing goals and City policies; enumerates quantified objections for housing construction, rehabilitation, and conservation; describes housing programs; outlines the Housing Plan



## **SECTION B. PROGRESS REPORT**





Pomona's previous Housing Element was adopted in 1989 and revised in 1994 to incorporate demographic data provided by the 1990 Census. Pursuant to Government Code Section 65588, an evaluation of the effectiveness of this document was undertaken to prepare for updating the Housing Element. The results of the evaluation, which covers the 8 ½-year planning period from July 1, 1989 through December 31, 1997, are presented below in the form of a "progress report" comprised of the following sections:

1. A review of previous Housing Element
  - a. Goals and policies
  - b. Quantified objectives
  - c. Program actions
2. An analysis of the disparity between the outcomes planned for in the previous Housing Element and those actually achieved
3. A description of how the lessons learned from the evaluation of the previous Housing Element are reflected in the goals, policies, objectives, programs, and plan actions contained in the updated Housing Element

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## **1. REVIEW OF PREVIOUS HOUSING ELEMENT**

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The previous Housing Element presented five goals derived from State Code, each of which was elaborated by one or more City policies. These goals and policies were made concrete via quantified objectives representing "the most diligent good faith effort which the City of Pomona consider[ed] possible" in its pursuit of providing "the maximum number of housing units that could be constructed, rehabilitated, and conserved." A Housing Program was outlined, setting forth a schedule of actions to be implemented during the planning period.

### **a. Goals and Policies**

***Statewide Goal 1:***     *Conserve and improve the condition of the existing standard of affordable housing stock.*

#### **City Policies:**

- 1.1 Continue enforcement of the codes and standards establishing minimum construction standards.
- 1.2 Ensure that new affordable housing meets all the construction and development standards of the City of Pomona.

#### **EVALUATION:**

The Planning Commission established new standards specifically addressing the following types of affordable housing:

- Senior housing—standards pertaining to health and safety, minimum unit size, recreational facilities, and aesthetics

- Mobile home developments—standards pertaining to health and safety issues, recreational facilities, and landscaping
- Higher density mixed-use developments—standards pertaining to health and safety issues, accessibility to public transit, and proximity to retail/service development

The Planning and Building Divisions have reviewed each new construction project to ensure that it complies with these new standards and all previously existing code requirements.

To provide time for drafting development and operational standards for multifamily projects, a moratorium on the approval of new units was initiated on December 15, 1997. The moratorium remained in effect for one year during which a Multifamily Ordinance was adopted to improve the quality and maintenance of the City's housing stock.

Concerning existing units, the Housing Department conducted an average of 1,000 inspections per year to ensure conditions are consistent with Federal Housing Quality Standards—Section 882.102 of Title 24, Code of Federal Regulations. To address the particular problems associated with mobile home quality, the City participated with the California Housing and Community Development Department (HCD) in a task force designed to upgrade mobile home parks throughout Pomona.

***Statewide Goal 2:** Assist in the development of adequate housing to meet the needs of low and moderate income households.*

**City Policies:**

- 2.1 Address the “existing needs” included in the Regional Housing Needs Assessment through continued participation in the Section 8 Housing Assistance Program and possible utilization of the 20% set-aside.
- 2.2 Contribute financially toward emergency shelters for the East San Gabriel Valley Area.
- 2.3 Work with the County of Los Angeles and adjacent cities to identify potential sites for additional homeless facilities.
- 2.4 Contribute Community Development Block Grant funds and/or other appropriate funding mechanisms to relief organizations that address the area-wide homeless situation.
- 2.5 Join other jurisdictions in designating a feasible site or sites with appropriate zoning, infrastructure and utilities for emergency shelters with carrying capacity generally equivalent to the unmet need in the combined territory of those jurisdictions.



- 2.6 Provide new affordable housing opportunity in Pomona through a density bonus incentive for the development of low and moderate income units.

**EVALUATION:**

According to projections made by the Southern California Association of Governments (SCAG), during the prior planning period there was a need for 2,100 new units in Pomona. However, given market conditions and the availability of land, the City's Quantified Objective for new construction totaled 1,700 units, affordable to the various income categories in the following proportions: 276 very low, 408 low, 372 moderate, and 641 above moderate. In actuality, between July 1, 1989 and December 31, 1997, more than 1,900 new units were built. Although the number of new units exceeded the total Quantified Objective by 200 units, most were affordable only to moderate or above moderate income households. The shortfall in the number of newly constructed units affordable to lower income households occurred despite the fact that on November 2, 1992, the City adopted Pomona Zoning Ordinance Section .520, which established a density bonus for new affordable housing developments. To date, no projects have been proposed that have been eligible for a density bonus under this ordinance.

Though an insufficient number of new homes was built for lower income households, 443 units were rehabilitated using public funding sources, resulting in the establishment of covenants to ensure their long-term affordability. The following list summarizes the actions taken to increase the affordable housing stock during the previous planning period:

- 1992—The City applied Set-Aside Funds to purchase, relocate, and rehabilitate three historic homes, which were then sold to low and moderate income households.
- 1992—Using HOME and Set-Aside Funds, the City entered into an agreement with a nonprofit developer to purchase and rehabilitate a deteriorating apartment complex, providing 26 affordable units.
- 1994—The City used HOPE III and Set-Aside Funds to purchase 19 HUD-foreclosed single family homes that were rehabilitated and sold to low income households.
- 1995—The City created the First-Time Homebuyers Program to provide down payments and closing costs for very low, low, and moderate income households. In its first year of existence, this new program assisted more than 100 households.
- 1995—The City created the Acquisition, Rehab, and Resale Program to provide affordable housing opportunities.
- 1995—The City formed agreements with three Community Housing Development Housing Organizations (CHDOs) to develop future affordable housing projects.
- 1996—The Pomona Redevelopment Agency formed an agreement with a for-profit developer to secure Multifamily Revenue Bond financing for the acquisition and renovation of 472 units, 302 of which are protected with 30-year affordability covenants.

Regarding Section 8 housing, in 1993 HUD approved the City's request to form the Pomona Housing Authority. Annually, the Authority has administered approximately 900 Section 8 rental vouchers and certificates to provide housing for very low income households. Associated with the Section 8 Program, in 1993 the City began the Family Self-Sufficiency Program to help Section 8 families achieve economic independence.



In 1995, the CDBG staff created and implemented a Consolidated Plan for Housing and Community Development Programs, a major portion of which consists of the Homeless Component. The Plan recommended CDBG expenditures to provide homeless prevention, emergency shelter, transitional housing, permanent supportive housing, permanent housing, and coordination among homeless service providers. Annually, CDBG funds have been allocated to support the activities outlined in the Homeless Component.

***Statewide Goal 3:***     *Identify adequate housing sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income groups.*

**City Policies:**

- 3.1 Ensure an inventory of land sufficient to meet the City's revised "share of regional housing need and quantified objective for new construction."

**EVALUATION:**

Records for the past 10 years indicate that, annually, less than 1% of all land in Pomona has been rezoned. Of the zone changes involving potential residential sites, typically the gains and losses have been nearly equal. However, in 1994, the City adopted the Downtown Pomona Specific Plan, which resulted in the rezoning of 90 acres of vacant commercial land to allow mixed-use projects, adding substantially to the inventory of residential sites. Potentially, these projects could involve the construction of up to 2,250 units. This number exceeded the 2,100 units identified as the regional need for the previous planning period.

***Statewide Goal 4:***     *Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement and development of housing.*

**City Policies:**

- 4.1 Establish zoning standards that facilitate development of affordable housing units.
- 4.2 Utilize the Affordable Housing Fund to mitigate the cost constraints generated by both governmental and nongovernmental constraints.

**EVALUATION:**

During the previous planning period, the City's zoning standards were modified to permit the construction of a greater variety of affordable housing types within the various zoning districts. Code amendments pertaining to the following dwelling types were approved:

- 1992—Senior citizen housing, mobile homes, group home care facilities, residential care facilities, homeless shelters, and planned developments



- 1994—Mixed use projects
- 1996—Second units (granny flats)

Between July of 1989 and December of 1997, the City undertook the following actions having the potential to mitigate governmental and nongovernmental cost constraints:

- Approved a Density Bonus Ordinance
- Subsidized entitlement/planning fees
- Allowed extensions of the subdivision application process without additional fees
- Provided rehab loans for single family units
- Provided emergency loans for correcting housing-related health and safety problems
- Appropriated Redevelopment Agency funds to subsidize the construction of 472 multifamily and senior citizen rental units

**Statewide Goal 5:** *Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, family status, physical challenges or color.*

**City Policies:**

- 5.1 Enforce all applicable laws and policies pertaining to equal housing opportunity through the City's participation in programs funded by the Federal Community Development Block Grant Program, Section 8 Rental Assistance Program and Redevelopment Agency's Affordable Housing Fund.

**EVALUATION:**

During the previous planning period, the City executed an agreement with the Inland Mediation Board for the provision of fair housing services. The general scope of services involved the following:

- A public education program for all segments of the community regarding the fair housing objectives of Title VIII of the Civil Rights Act of 1968, to include distribution of written materials, media coverage, and public appearances
- Referral services to handle fair housing issues such as alleged housing discrimination and tenant/landlord disputes
- A referral program for low and moderate income renters to provide an updated listing of available Section 8 rental units and Redevelopment Agency Set-Aside units
- Mediation and counseling services for fair housing and default/foreclosure problems

| Recommended Action                                                                                                                                                        | Responsible Agency                                                                               | Results                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><u>Affordable Housing Development, continued:</u></b>                                                                                                                  |                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                 |
| 2. Adopt Senior Citizen Housing Standards Ordinance providing for modified standards as to unit size, parking requirements, open space, etc.                              | <ul style="list-style-type: none"> <li>Planning Division</li> </ul>                              | <ul style="list-style-type: none"> <li>Although a Senior Citizen Housing Standards Ordinance was adopted in May of 1994, it did not stimulate the construction of any housing. As a result, the ordinance was amended in November of 2000 to provide additional incentives to developers.</li> </ul>                                                            |
| 3. Promote the City's Second Unit ("Granny Flats") Ordinance allowing for a second unit on a single-family zoned property                                                 | <ul style="list-style-type: none"> <li>Planning Division</li> </ul>                              | <ul style="list-style-type: none"> <li>The Second Unit Ordinance was adopted in September of 1991. Between 1991 and 1998, only four applications were processed for second units. This means of encouraging housing development will be reevaluated and action taken as needed.</li> </ul>                                                                      |
| 4. Encourage development of additional transitional living facilities through the City's Homeless Shelter Ordinance                                                       | <ul style="list-style-type: none"> <li>Planning Division</li> </ul>                              | <ul style="list-style-type: none"> <li>The Homeless Shelter Ordinance was adopted in July of 1992. According to the Consolidated Plan Fiscal Year 1995-2000, as of 1995 four emergency shelters with 61 beds and four transitional shelters with 66 beds were in operation.</li> </ul>                                                                          |
| 5. Implement "Heritage Court Planned Development Project" consisting of purchase by the City and relocation of several historical dwellings to a Planned Development Site | <ul style="list-style-type: none"> <li>Housing Division</li> <li>Redevelopment Agency</li> </ul> | <ul style="list-style-type: none"> <li>In 1992, the City Council authorized the purchase of property and the relocation of three historic homes to Heritage Court for sale to low-moderate income households. The property was purchased with Low Mod Housing Funds for \$732,748. More than \$960,000 in Low Mod Funds was spent on rehabilitation.</li> </ul> |



| Recommended Action                                                                                                                                                                                                                                                             | Responsible Agency                                                   | Results                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Homeownership Incentives:</u></p> <ol style="list-style-type: none"> <li>1. Implement a first-time homebuyer program whereby foreclosed HUD and VA properties are purchased by the City, rehabilitated, and sold to low income households</li> </ol>                     | <ul style="list-style-type: none"> <li>• Housing Division</li> </ul> | <ul style="list-style-type: none"> <li>• In 1994, the City participated in the HOPE III program, purchasing 19 HUD foreclosed single family homes that were rehabilitated and sold to low income households. The project involved the matching of \$812,000 in HOPE III funds with \$757,000 in Low Mod tax increment funds.</li> <li>• In 1995, the City implemented a First-Time Homebuyer program providing down payment and closing cost assistance for the purchase of existing single family and newly constructed homes. This program expended more than \$700,000 during the reporting period, serving approximately 100 homebuyers.</li> <li>• In 1995, the City approved the implementation of an Acquisition, Rehabilitation, and Resale program.</li> </ul> |
| <p><u>Housing Conservation and Improvement:</u></p> <ol style="list-style-type: none"> <li>1. Use City's 1992 HOME allocation of \$779,000 to support substantial rehabilitation and other rehabilitation involving acquisition to improve substandard rental units</li> </ol> | <ul style="list-style-type: none"> <li>• Housing Division</li> </ul> | <ul style="list-style-type: none"> <li>• In 1992, the City entered into an agreement with a developer to purchase and rehabilitate a deteriorating apartment complex. The project involved \$779,000 in HOME program monies and \$688,000 from the Low Mod Housing Fund for the acquisition and rehabilitation of 26 rental units in the apartment complex.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                  |

| Recommended Action                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Responsible Agency                                                                                                                               | Results                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Housing Conservation and Improvement, continued:</u></p> <p>2. Pursue formation of the Pomona Housing Authority to allow for direct dispersal of HUD Section 8 rent certificates and vouchers</p> <p>Regarding publicly assisted “at risk” lower income housing:</p> <p>3. Work with owners of bond-financed projects to ensure continued affordability by adopting refinancing and refunding policies, monitoring expiring regulatory agreements, and developing individual project plans to maintain affordable units</p> <p>4. Develop and maintain an integrated database containing expirations dates, rent and resident income composition of buildings, and location by address and City Council District</p> <p>5. Implement, in conjunction with the HOPE program, initiatives that focus on creating public housing resident councils that will develop training activities to increase skills in the areas of resident participation, economic development, and resident services</p> | <ul style="list-style-type: none"> <li>Housing Division</li> <li>Housing Division</li> <li>Housing Division</li> <li>Housing Division</li> </ul> | <ul style="list-style-type: none"> <li>In October of 1993, HUD approved the City's request to form the Pomona Housing Authority, which annually administers roughly 890 Section 8 rental vouchers and certificates.</li> <li>In 1996, the Pomona Redevelopment Agency formed an agreement with Pomona Park and Plaza, LLC (Picerne Agreement) to rehabilitate the Park and Plaza Apartments, which received \$17,850,000 in Multifamily Housing Revenue Bonds for acquisition and renovation of the 472 units. The City continues to monitor the affordability of the units.</li> <li>The Pomona Housing Authority (PHA) maintains a database of Section 8 owners and rental units.</li> <li>The Pomona Housing Authority (PHA) owns no public housing but does operate the Family Self-Sufficiency (FSS) program to promote economic self-sufficiency among Section 8 recipients. In 1993, the PHA contracted with the Cal Poly Family Empowerment Program to implement FSS for \$86,371. The PHA maintains a resident advisory board that includes Section 8 and FSS recipients and meets quarterly to develop the Annual Housing Plan.</li> </ul> |



| Recommended Action                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Responsible Agency                                                                                                      | Results                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Housing Conservation and Improvement, continued:</u></p> <p>Regarding publicly assisted “at risk” lower income housing, continued:</p> <p>6. Work with HUD to identify projects that qualify for HOPE II resources to fund the transfer of ownership of HUD multi-family units to residents in FHA distressed and foreclosed buildings</p> <p>7. Adopt a Density Bonus Ordinance that includes provisions to strengthen monitoring of sales</p> <p>8. Identify non-profit housing corporations with an interest in and the capacity for acquiring and/or managing assisted projects</p> | <ul style="list-style-type: none"> <li>Housing Division</li> <li>Planning Division</li> <li>Housing Division</li> </ul> | <ul style="list-style-type: none"> <li>The City has targeted single family affordable housing, participating in HOPE III, rather than HOPE II, to purchase 19 HUD foreclosed homes for rehabilitation and sale to low income buyers. In 1994 and 1995, \$812,000 in HOPE III funds was matched with \$757,000 in Low Mod tax increment funds for this program.</li> <li>In May of 1994, the Density Bonus Ordinance was adopted, establishing deed restrictions as a means of ensuring that sales prices conform to affordability requirements.</li> <li>In May of 1995, the City formed agreements with three non-profit Community Housing Development Organizations (CHDOs) and provided \$142,640 in capacity building funding to assist affordable housing development. (The CHDOs focus on single family development.) In March of 1997, the City allocated \$357,514 in HOME program funds to the Pomona Valley Center for Community Development and to Western Development for Affordable Housing to implement acquisition and infill housing programs.</li> </ul> |

| Recommended Action                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Responsible Agency                                                                                                     | Results                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Housing Conservation and Improvement, continued:</u></p> <p>Regarding publicly assisted “at risk” lower income housing, continued:</p> <p>9. Communicate and cooperate with organizations working on preservation issues at the local, state, and federal levels, including resident organizers, resident groups, technical assistance providers, legal aid groups, and coalitions of non-profit organizations</p> <p>10. Monitor projects with owners who provided notice of the intent to opt out of Section 8 contracts</p> <p>11. Provide to non-profit housing development organizations both technical and financial assistance, including gap financing that allows developers to produce projects offering the greatest affordability for the longest time</p> | <ul style="list-style-type: none"> <li>Housing Division</li> <li>Housing Division</li> <li>Housing Division</li> </ul> | <ul style="list-style-type: none"> <li>Per the Comprehensive Housing Affordability Strategy (CHAS) and Consolidated Plan processes, the City implemented an inclusive Citizen Participation Plan. Participants include community stakeholders (residents, non-profits, businesses, and government agencies, i.e., Pomona Unified School District and Dept. of Social Services) to identify priority housing needs and issues.</li> <li>Staff maintains positive relationships with Section 8 property owners and periodically conducts owner participation workshops.</li> <li>In May of 1995, the City formed agreements with three non-profit Community Housing Development Organizations (CHDOs) and provided capacity building funding of \$142,640 to assist with developing affordable housing. (The CHDOs focus on single family development.) In March of 1997, the City allocated \$357,514 in HOME program funds to the Pomona Valley Center for Community Development and to Western Development for Affordable Housing to implement acquisition and infill housing programs.</li> </ul> |



| Recommended Action                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Responsible Agency                                                                             | Results                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Housing Conservation and Improvement, continued:</u></p> <p>Regarding publicly assisted “at risk” lower income housing, continued:</p> <p>12. Promote efforts to inform residents and owners of “at risk” properties about the various alternatives available to preserve such projects</p> <p>13. Coordinate legislative efforts among County departments with jurisdictions throughout California to assure the applicability of Federal and State Programs to Southern California</p> | <ul style="list-style-type: none"> <li>Housing Division</li> <li>Housing Division</li> </ul>   | <ul style="list-style-type: none"> <li>Housing staff attends community meetings in City Council districts to promote programs/resources. Staff also belongs to professional groups, e.g., NAHRO and HAEDA, to keep up-to-date on Federal and State programs, such as tax credit and bond financing for distressed housing.</li> <li>There are ongoing efforts to work with County agencies to provide services in Pomona.</li> </ul> |
| <p><u>Removal of Government Constraints:</u></p> <p>1. Continue to collect school impact fees to expand schools to accommodate new students generated by residential development, increasing fees from \$1.65 to \$2.65 per square foot</p> <p>2. Adopt Density Bonus and Senior Citizen Housing Ordinances providing for modified development standards to facilitate the construction of affordable housing</p>                                                                              | <ul style="list-style-type: none"> <li>Planning Division</li> <li>Planning Division</li> </ul> | <ul style="list-style-type: none"> <li>Pomona Unified School District has been collecting fees directly from developers. To ensure payment, the Building and Safety Division requires verification prior to issuing permits.</li> <li>Density Bonus and Senior Citizen Housing Ordinances were adopted in May of 1994, offering a minimum of one regulatory concession to developers of affordable housing.</li> </ul>               |
| <p><u>Equal Housing Opportunities:</u></p> <p>1. Initiate and complete an analysis of impediments to fair housing so as to further objectives of the 1988 U.S. Fair Housing Act</p>                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Housing Division</li> </ul>                             | <ul style="list-style-type: none"> <li>In 1991, the City completed a Fair Housing Impediments Analysis, which was updated in 1996.</li> </ul>                                                                                                                                                                                                                                                                                        |



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## **2. ANALYSIS OF THE DISPARITY BETWEEN OUTCOMES**

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The following analysis of the disparity between the outcomes planned for in the previous Housing Element and those actually achieved touches upon those issues deemed most relevant to increasing housing opportunities for all economic segments of the community.

**Issue 1:** To meet the needs of lower income households during the previous planning period, the City subsidized the rehabilitation of various housing units but did not always obtain formal covenants restricting rental rates or sales prices. Consequently, the City has had no means of ensuring that the units would remain affordable to lower income renters or homebuyers. Requiring that the City compensate for this problem, the State now mandates that 15 % of all housing projects within Redevelopment Areas have long-term covenants guaranteeing their affordability to very low, low, and moderate income households.

**Issue 2:** It has become apparent that the density bonus and senior citizen housing provisions of the Zoning Ordinance have not provided incentives attractive enough to promote the development of affordable housing. The Density Bonus Ordinance provides incentives for the construction of only single family housing while the incentives offered by the Senior Citizen Housing Ordinance do not sufficiently relax density or parking standards. As a result, during the previous planning period, no housing projects were proposed that took advantage of the provisions of either ordinance. Furthermore, the exclusion of multifamily developments under the Density Bonus Ordinance was challenged, forcing the City to approve a project over which it had little discretionary authority.

**Issue 3:** The current Zoning Ordinance does not provide detailed standards pertaining to the design or preferred methods of construction for either single family or multifamily units. Without well-delineated standards, the entitlement process may be lengthened to accommodate negotiations between developers and the City over acceptable project design, adding to the cost of newly constructed units.

**Issue 4:** Based on the results of the City's housing conditions survey, it is clear that proper maintenance of the housing stock has not received adequate attention. Especially in lower income neighborhoods, additional efforts are required to encourage and assist with rehabilitation activities.

**Issue 5:** By itself, the Mobile Home Ordinance has not been effective in removing the blighted conditions at many of the City's mobile home parks. The standards specified in the ordinance pertain to the aesthetics of the mobile park as a whole but do not address issues that would improve the quality and safety of individual dwelling units.

**Issue 6:** Less than half a dozen second units (granny flats) were constructed during the previous planning period. The comparative lack of interest in this type of development is probably related to an overly cumbersome entitlement process as well as restrictions pertaining to the age and family relationship of qualified residents.



### **3. LESSONS REFLECTED IN UPDATED HOUSING ELEMENT**

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A number of lessons have emerged from the review of the previous Housing Element and the analysis of the disparity between outcomes planned and those actually achieved. The following describes how these lessons are reflected in the updated Housing Element.

1. In order to encourage developers to construct affordable housing projects, the Density Bonus Ordinance and Senior Citizen Housing Ordinance should be amended to provide more attractive incentives. Specifically, the entitlement process should be streamlined and standards relaxed pertaining to density, parking, open space, and setbacks. Implementation actions are included under Statewide Goals 2 and 4 of the new Housing Plan. (See Table 43 in Section E.)
2. In order to maintain and improve the housing stock, priority should be given to the rehabilitation and maintenance of existing units. To do so, programs that subsidize the structural and aesthetic rehabilitation of housing should be expanded and monitored to ensure their success. Greater resources should be allocated to Code Enforcement to ensure compliance with existing regulations pertaining to property maintenance. Implementation actions are included under Statewide Goal 1 of the new Housing Plan. (See Table 43 in Section E.)
3. In order to streamline the processing of applications for second units so as to provide affordable housing for small households, the Second Unit (Granny Flat) Ordinance should be amended to update the entitlement process and to remove restrictions pertaining to the age, physical condition, and family relationship of the residents. Implementation actions are included under Statewide Goal 2 of the new Housing Plan. (See Table 43 in Section E.)
4. In order to improve the quality of mobile home units, which constitute a significant proportion of the City's affordable housing stock, programs that subsidize the rehabilitation and maintenance of dwelling units should be created. Implementation actions are included under Statewide Goal 2 of the new Housing Plan. (See Table 43 in Section E.)
5. In order to provide clear direction to developers of future housing projects, residential design standards should be adopted. Such guidelines should serve as the basis for a streamlined evaluation and approval process. Implementation actions are included under Statewide Goal 3 of the new Housing Plan. (See Table 43 in Section E.)





## **SECTION C. HOUSING NEEDS ASSESSMENT**





Pomona's Housing Needs Assessment for the period January 1, 1998 through June 30, 2005 draws heavily from four recent sources, in addition to the 1990 U.S. Census of Population and Housing (Census 1990) and early releases from the 2000 U.S. Census (Census 2000). These sources include *City of Pomona Demographic & Quality of Life Data*, a 1999 report compiled by John E. Husing, Ph.D. (Husing 1999); research conducted in 2000 and 2001 for the City by Cal Poly Pomona's Urban & Regional Planning Community Studio 432 and an additional URP student team (Cal Poly 2000, 2001); *City/County Population and Housing Estimates* through January 1, 2000, provided by the California Department of Finance (DOF 2000); and the Southern California Association of Government's Regional Housing Needs Assessment, 1998-2005 (SCAG RHNA99). Pursuant to Government Code Section 65583(a), information from these sources, as well as several others, has been analyzed to assess Pomona's housing needs and is presented in the following sections:

1. Pomona's housing stock
  - a. Number of existing housing units
  - b. Housing age and condition—units needing rehabilitation or replacement
  - c. Assisted housing developments at risk of converting from low income housing uses
2. Existing housing needs for all income levels
  - a. Number of existing households and homeownership rates
  - b. Household education, employment, income, housing cost, and overpayment
  - c. Household age, ethnicity, density, and overcrowding
  - d. Households with special needs
3. Projected housing needs for all income levels
  - a. Populations trends
  - b. Employment trends
  - c. Share of the projected regional housing need
4. Summary of housing needs

## 1. POMONA'S HOUSING STOCK

### a. Number of Existing Housing Units

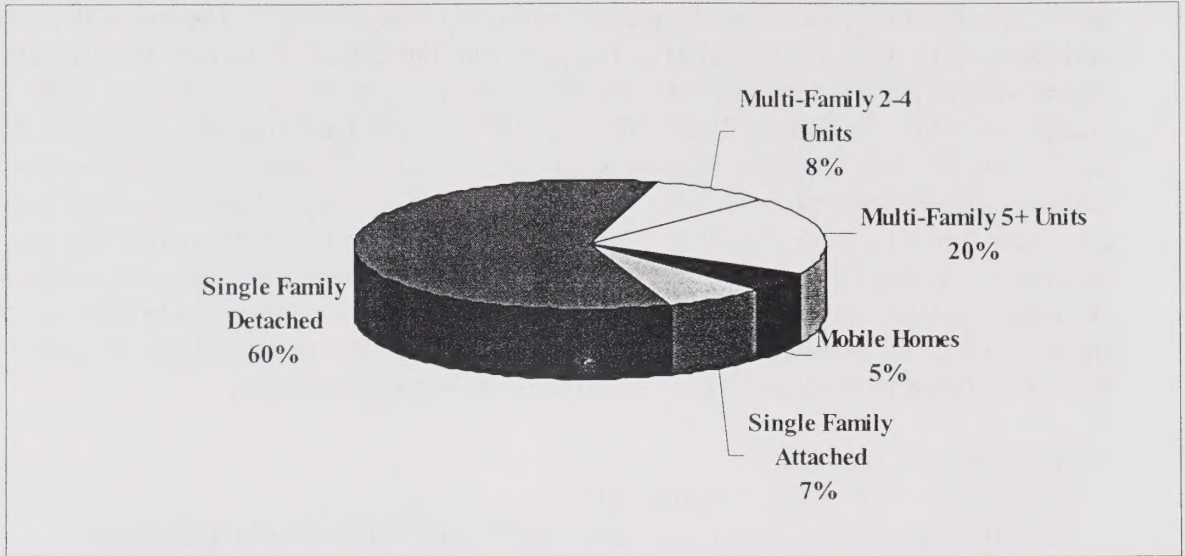
As of January 1, 1998, there were 39,287 dwelling units in Pomona, of which 37,220 were occupied and 2,067, or 5.26%, were vacant (DOF 2000). Table 2 and Figure 2 portray the composition of the City's housing stock according to dwelling unit type.

**Table 2: Pomona's 1998 Housing Stock—Number of Units by Type**

| Single Family Detached Units | Single Family Attached Units | Multifamily 2-4 Units | Multifamily 5+ Units | Mobile Homes | Total  |
|------------------------------|------------------------------|-----------------------|----------------------|--------------|--------|
| 23,611                       | 2,847                        | 3,205                 | 7,788                | 1,836        | 39,287 |

Source: DOF 2000

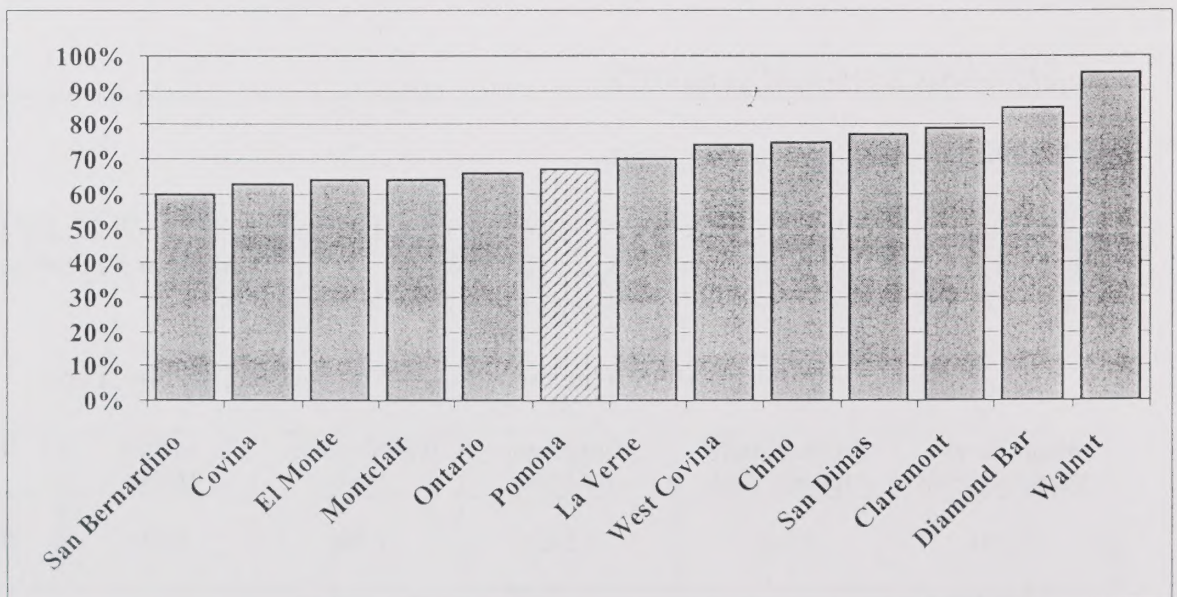
Figure 2: Pomona's 1998 Housing Stock—Percentage of Units by Type



Data source: DOF 2000

Attached and detached single family units account for 67% of Pomona's housing stock. As Figure 3 indicates, this proportion of single family units is similar to the proportions found among the other I-10 corridor cities with populations over 100,000—El Monte, West Covina, Ontario, and San Bernardino. Even among the smaller communities comprising the Pomona Area, only Claremont, Diamond Bar, and Walnut have percentages of single family units that exceed Pomona's by more than 10 points.

Figure 3: Percentage of Single Family Units in the Housing Stocks of Pomona, Other Major I-10 Cities & Pomona Area Communities



Data source: DOF 2000



**b. Housing Age and Condition—Units Needing Rehabilitation or Replacement**

Nearly 65% of Pomona's housing stock was built before 1970 while less than 3% was constructed during the 1990s. Table 3 approximates the age distribution of the 39,287 housing units that existed in Pomona as of January 1, 1998.

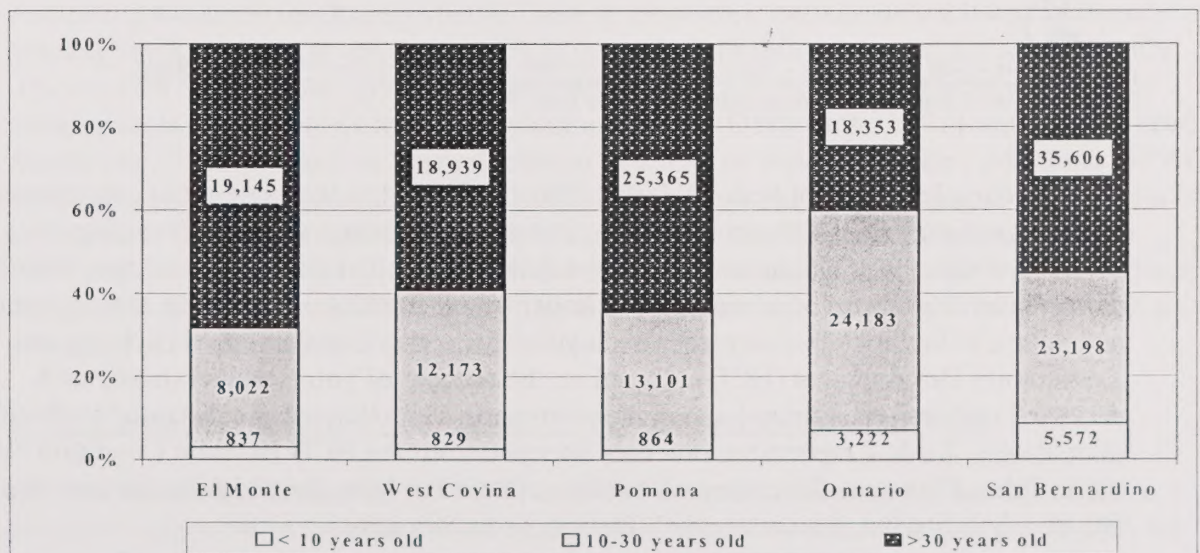
**Table 3: Age Distribution of Pomona's Housing Units**

| Time Period Built         | Number of Units | Percentage of Total Housing Stock |
|---------------------------|-----------------|-----------------------------------|
| 1990 through Jan. 1, 1998 | 828             | 2.1%                              |
| 1980 through 1989         | 8,276           | 21.0%                             |
| 1970 through 1979         | 4,818           | 12.3%                             |
| 1960 through 1969         | 8,231           | 21.0%                             |
| 1950 through 1959         | 9,248           | 23.5%                             |
| 1940 through 1949         | 3,889           | 9.9%                              |
| Before 1940               | 3,997           | 10.2%                             |
| <b>Total</b>              | <b>39,287</b>   | <b>100.0%</b>                     |

Data source: Census 1990; DOF 2000

As Figure 4 shows, among the I-10 corridor cities with populations over 100,000, Pomona has the lowest proportion of newer units—those <10 years old—and the second highest proportion of older units—those >30 years old. However, a consideration of the actual quantities of units in each city reveals that Pomona has about the same number of newer units as El Monte and West Covina and nearly 10,000 fewer older units than San Bernardino.

**Figure 4: Age Distribution of Housing Units in Pomona & Other Major I-10 Cities**

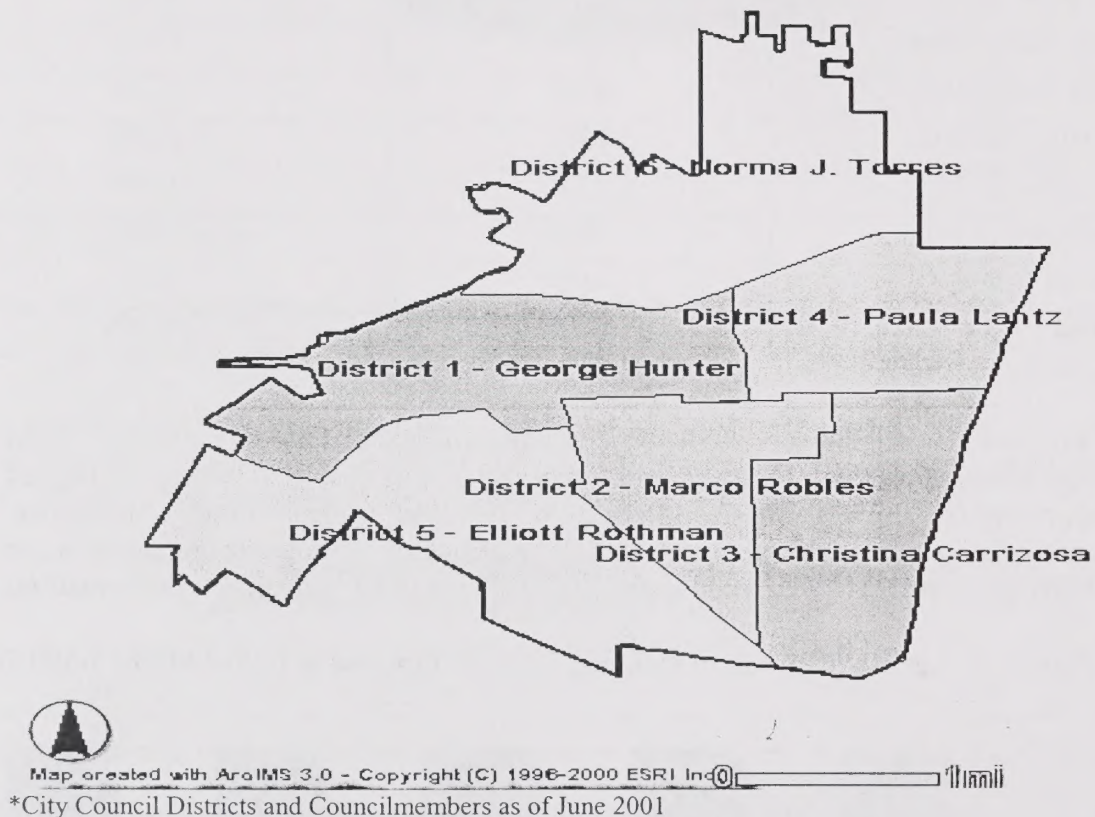


Data source: Census 1990; DOF 2000



To determine the condition of the City's aging housing stock, Planning Division staff was assisted by students from Cal Poly Pomona's Department of Urban & Regional Planning (URP). During the spring of 2000, students from URP Community Studio 432 completed surveys of residential neighborhoods in Council Districts 2, 3, 5, and 6. A year later, a URP student team completed surveys of neighborhoods in Council Districts 1 and 4.

**Figure 5: City of Pomona Council Districts Surveyed**



Surveys completed during both 2000 and 2001 conformed to the same set of procedures. By counting out each twentieth parcel, students obtained a random sample of housing units to evaluate within the neighborhoods staff had delineated on Council District maps. Working in pairs, students evaluated the condition of housing unit foundations, roofing, siding, windows, and doors, following a format prescribed by the California Department of Housing and Community Development (HCD). Based on the number of points accumulated, each surveyed unit was categorized as sound; having minor, moderate, or substantial problems; or dilapidated. Table 4 reports the raw data obtained from the HCD Housing Condition Surveys while Table 5 presents the estimated number of housing units derived from the data that need façade rehabilitation, structural rehabilitation, or replacement.



**Table 4: Data from Pomona's Housing Condition Surveys**

| Council Districts | Sound                | Minor Repair       | Moderate Repair     | Substantial Repair  | Dilapidated         | Total Units Surveyed     |
|-------------------|----------------------|--------------------|---------------------|---------------------|---------------------|--------------------------|
| District 1        | 159<br>(81%)         | 21<br>(11%)        | 16<br>(8%)          | 0<br>(0%)           | 0<br>(0%)           | 196<br>(100%)            |
| District 2        | 70<br>(80%)          | 7<br>(8%)          | 9<br>(10%)          | 1<br>(1%)           | 1<br>(1%)           | 88<br>(100%)             |
| District 3        | 150<br>(89%)         | 11<br>(7%)         | 7<br>(4%)           | 0<br>(0%)           | 0<br>(0%)           | 168<br>(100%)            |
| District 4        | 206<br>(79%)         | 22<br>(8%)         | 32<br>(12%)         | 2<br>(1%)           | 0<br>(0%)           | 262<br>(100%)            |
| District 5        | 134<br>(94%)         | 5<br>(4%)          | 3<br>(2%)           | 0<br>(0%)           | 0<br>(0%)           | 142<br>(100%)            |
| District 6        | 194<br>(80%)         | 15<br>(6%)         | 33<br>(14%)         | 0<br>(0%)           | 0<br>(0%)           | 242<br>(100%)            |
| <b>Total</b>      | <b>913<br/>(83%)</b> | <b>81<br/>(7%)</b> | <b>100<br/>(9%)</b> | <b>3<br/>(0.3%)</b> | <b>1<br/>(0.1%)</b> | <b>1098<br/>(99.4%)*</b> |

\*Due to rounding, the total does not equal 100%

Source: Cal Poly 2000, 2001

**Table 5: Estimated Number of Pomona Housing Units Needing Façade Rehabilitation, Structural Rehabilitation, or Replacement**

| Façade Rehabilitation* | Structural Rehabilitation** | Replacement*** |
|------------------------|-----------------------------|----------------|
| 2,771                  | 3,682                       | 39             |

\*Derived from % of total units surveyed needing minor repair (See Table 4.)

\*\*Derived from % of total units surveyed needing moderate or substantial repair (See Table 4.)

\*\*\*Derived from % of total dilapidated units surveyed (See Table 4.)

Data source: Cal Poly 2000, 2001

According to survey results reported in Table 4, citywide approximately 83% of Pomona's housing stock is in sound condition, 16% is in need of rehabilitation of some sort, and only .1% requires replacement. Based on these percentages, it is estimated that a total of 6,453 housing units would benefit from rehabilitation efforts. Of this total, 2,771 units (43%) need façade improvements such as the replacement of siding or windows while 3,682 units (57%) need more substantial structural repairs such as the reconstruction of damaged foundations or replacement of roof structures. It is estimated that only 39 units have deteriorated to the point that demolition and replacement of the entire unit would be advisable. Specific actions designed to address the need for rehabilitation or replacement of the City's housing units are presented in Housing Element Section E—Housing Plan.

### **c. Assisted Units at Risk of Converting from Low Income Housing Uses**

Government Code Sections 65583 (a)(8) and (c)(6) require all Housing Elements to address potential reductions in the affordable housing stock related to assisted housing units that are at risk of converting from "low-income housing uses during the next ten years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use."



“Assisted housing” includes “multifamily rental housing that receives governmental assistance under [specified] federal programs..., local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees.” Also included are “multifamily rental units that were developed pursuant to a local inclusionary housing program or used to qualify for a density bonus.” Because this Housing Element update, in combination with the next, will cover the period January 1, 1998 through June 30, 2010, the following analysis focuses on assisted housing at risk of converting to market rate units during this 12 ½-year planning period.

### *Inventory of Assisted Housing*

Pomona has three assisted housing developments with affordability covenants presently in effect—Emerson Village, the Towne Avenue Apartments, and the Park & Plaza Apartments. Table 6 summarizes the characteristics and affordability status of these developments, which together provide 465 assisted units housing very low, low, and moderate income renters.

**Table 6: Pomona’s Assisted Housing Developments**

| Name, Address, and Owner of Development                                                                                                                                         | Tenant Type                                             | Affordable/<br>Total Units | Type of<br>Assistance                                                                  | Period of<br>Affordability                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <p>EMERSON VILLAGE<br/>755 N. Palomares St.</p> <p>Owner: Greater Pomona Housing Development Corp.<br/>755 N. Palomares St.<br/>Pomona, CA 91767</p>                            | Very low and low income seniors and the disabled        | 144 / 165                  | <p>--FHA Mortgage Insurance, Section 221(d)(3)</p> <p>--Section 8 New Construction</p> | All affordability covenants extend 35 years from 7/1978 to 7/2013.                                                 |
| <p>TOWNE AVENUE APARTMENTS<br/>2137, 2143, 2149, 2155 N. Towne Ave.</p> <p>Owner: Greater Pomona Housing Development Corp.<br/>755 N. Palomares St.<br/>Pomona, CA 91767</p>    | Very low, low, and moderate income persons and families | 19 / 26                    | <p>--HUD HOME Funds</p> <p>--Low/Mod Set-Aside Funds</p>                               | HUD affordability covenants extend 15 years from 8/1992 to 8/2007. Low/Mod funds don’t carry additional covenants. |
| <p>PARK &amp; PLAZA APARTMENTS<br/>750, 755 E. 3<sup>rd</sup> St.</p> <p>Owner: Pomona Park and Plaza, LLC<br/>11300 Sorrento Valley Rd., Suite 220<br/>San Diego, CA 92121</p> | Very low, low, and moderate income seniors and families | 302 / 472                  | <p>--Multifamily Housing Revenue Bonds</p> <p>--Low/Mod Set-Aside Funds</p>            | All affordability covenants extend 30 years from 11/1996 to 11/2026.                                               |

As Table 6 indicates, during the planning period ending in 2010, the 144 assisted units at Emerson Village will not be at risk of converting to market rate housing due to the expiration of affordability restrictions. These units are protected by covenants provided under the HUD Section 8 New Construction/Substantial Rehabilitation program. A Housing Assistance Payments (HAP) contract is administered for HUD by the California Housing Finance Agency and involves monthly payments made directly to the development owner to subsidize



the rents of eligible Section 8 households residing in assisted units. The Emerson Village HAP contract was initiated in 1978 and will be automatically renewed annually for 35 years until 2013.

The affordability of the 302 assisted units at the Park & Plaza Apartment development is also protected by covenants that will not expire until after 2010. On November 18, 1996, the Redevelopment Agency of the City of Pomona (Agency) entered into an agreement with the owner of the development establishing the covenants. In exchange for access to monies provided by the sale of Multifamily Housing Revenue Bonds and an Agency loan consisting of \$500,000 in Low/Mod Set-Aside Funds, the owner agreed to abide by 30-year rent restrictions that will not expire until November of 2026.

Only the remaining 19 of Pomona's 465 assisted units are at risk of converting to market rate housing between 1998 and June of 2010. These 19 at-risk units are located in the Towne Avenue Apartment development, which was financed, in part, with \$779,000 in HUD HOME funds. Use of the HOME funds established 15-year affordability covenants, the effective date of which was August 28, 1992. Although the covenants will expire in 2007, it is not this expiration that is the immediate threat to the affordability of the assisted units. Rather, it is the fact that the owner of the development failed to complete rehabilitation of the units and has defaulted on loan payments to the private lenders holding the primary mortgages on the property. If and when foreclosure takes place and the property is sold, all 19 assisted units—out of a total of 26—may convert to market rate units.

#### *Preservation and Replacement Options for the At-Risk Towne Avenue Apartments*

The Towne Avenue Apartments identified as at risk of converting to market rate units provide housing for very low, low, and moderate income persons and families. As State Code requires, the following analysis discusses the cost of replacing and preserving the units, identifies nonprofit corporations with the capacity to acquire and manage the units, and considers possible funding sources to preserve their affordability.

The 19 at-risk units constitute the majority of the Towne Avenue development, which consists of 4 buildings, each of which is located on an 8,400-square-foot site. Together the 4 buildings contain 23,922 square feet and include a single one-bedroom unit, 21 two-bedroom units, and 4 three-bedroom units. The cost of constructing new units to replace the Towne Avenue Apartment development, including 19 assisted units plus 7 market rate units, is estimated to be \$1,732,335. This estimate is based on calculations summarized in Table 7.

**Table 7: Estimated Replacement Cost for the Towne Avenue Apartments**

| Property That May Require Replacement                                  | Cost per Sq. Ft. | Total                 |
|------------------------------------------------------------------------|------------------|-----------------------|
| 33,600 sq. ft. of land zoned R-2 (Low Density Multifamily Residential) | \$3.50*          | \$117,600.00          |
| 23,922 sq. ft. of newly constructed multifamily rental housing         | \$67.50 **       | \$1,614,735.00        |
|                                                                        |                  | <b>\$1,732,335.00</b> |

\*Estimated cost of multifamily residential property in Pomona, provided by the City's Redevelopment Agency staff

\*\*Estimated average cost of constructing multifamily housing in the LA area, based on data from the Construction Industry Research Board



Generally, it is less expensive to preserve the affordability of assisted housing than to build replacement units. However, for the at-risk Towne Avenue Apartments with foreclosure a likely prospect, this may not currently be the case. In fact, it is probable that the cost of attempting to preserve these units prior to foreclosure would be greater than their value, due to their heavy loan encumbrance, their state of partial rehabilitation, and ongoing problems with loan payment defaults. If foreclosure does occur, preservation may then become a more attractive option. At that time, the City would assess the feasibility of working out an agreement with a qualified nonprofit corporation interested in purchasing all 26 units of the Towne Avenue Apartment development at a price that, as a result of the foreclosure process, could be substantially below market. Such an agreement could include covenants assuring that at least 19 of the 26 units would be rented to very low, low, and moderate income households at affordable rates.

The following nonprofit corporations are known to the City as having the legal and managerial capacity that could make them appropriate candidates for acquiring and/or managing the at-risk Towne Avenue Apartments should preservation of this development become a viable option for maintaining the City's stock of assisted housing:

CHRISTMAS IN APRIL POMONA  
VALLEY

401 S. Main St., Suite 202  
Pomona, CA 91769  
(909) 629-8737

POMONA VALLEY HABITAT FOR  
HUMANITY

2111 Bonita Ave.  
La Verne, CA 91750  
(909) 596-7098

PV CENTER FOR COMMUNITY  
DEVELOPMENT

1155 W. Grand Ave.  
Pomona, CA 91766  
(909) 629-4649

SUBSIDIZED HOUSING CORP

12404 Mccann Dr.  
Santa Fe Springs, CA 90670  
(562) 944-3858

POMONA VALLEY COUNCIL OF  
CHURCHES

1753 N. Park Ave.  
Pomona, CA 91768  
(909) 629-3743

WESTERN DEVELOPMENT FOR  
AFFORDABLE HOUSING

1855 W. Katella Ave., Suite 260-C  
Orange, CA 92667  
(714) 771-0113

If preservation of the rent restrictions on the at-risk Towne Avenue Apartment development proves feasible, the City would evaluate the resources available to assist a nonprofit with acquiring the property and completing the rehabilitation of the units for lower income households. Potential funding sources include monies from the Community Development Block Grant Program (CDBG Program), the Home Investment Partnership Program (HOME Program), and Pomona Redevelopment Agency Low/Moderate Income Housing Set-Aside



Funds (Set-Aside Funds). Table 8 presents an overview of these resources based on figures for fiscal year 2001-2002 and includes a listing of some of the citywide priorities already identified as being in contention for funding.

**Table 8: Resources for Fiscal Year 2001-2002\*  
(Potential Funding Sources for Conserving the Towne Avenue Apartments)**

| Source          | Amount Available for All City Programs | Current Priorities                                                                                                                                                                                |
|-----------------|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CDBG Program    | \$3,335,280                            | <ul style="list-style-type: none"> <li>• Code enforcement</li> <li>• Public facilities improvements</li> <li>• Economic development</li> <li>• Youth services</li> </ul>                          |
| HOME Program    | \$1,055,000                            | <ul style="list-style-type: none"> <li>• Housing Rehabilitation Program</li> <li>• Community Housing Development Organizations assistance</li> </ul>                                              |
| Set-Aside Funds | \$3,448,000                            | <ul style="list-style-type: none"> <li>• Housing Rehabilitation Program</li> <li>• Mortgage Assistance Program</li> <li>• Façade Improvement Program</li> <li>• Infill Housing Program</li> </ul> |

\*Data source: Pomona Housing Department; City of Pomona Interim Consolidated Action Plan Fiscal Year 2001-2002

## **2. EXISTING HOUSING NEEDS FOR ALL INCOME LEVELS**

### **a. Number of Existing Households and Homeownership Rates**

A household consists of all the people who occupy a housing unit. People not living in households are classified as living in group quarters (U.S. Census Bureau). As of January 1, 1998, Pomona's population was 142,902, of which 140,178 (98%) were members of households and 2,724 (2%) resided in group quarters (DOF/2000).

Of Pomona's 37,221 households, 15,845 (43%) were comprised of renters and 21,376 (57%) of owners (SCAG RHNA99). Table 9 and Figure 6 represent the distribution of Pomona's households according to tenure and income, revealing a disparity in homeownership rates among various income groups. While more than three-quarters of the wealthiest households are homeowners, less than a third of the poorest households own their own homes.

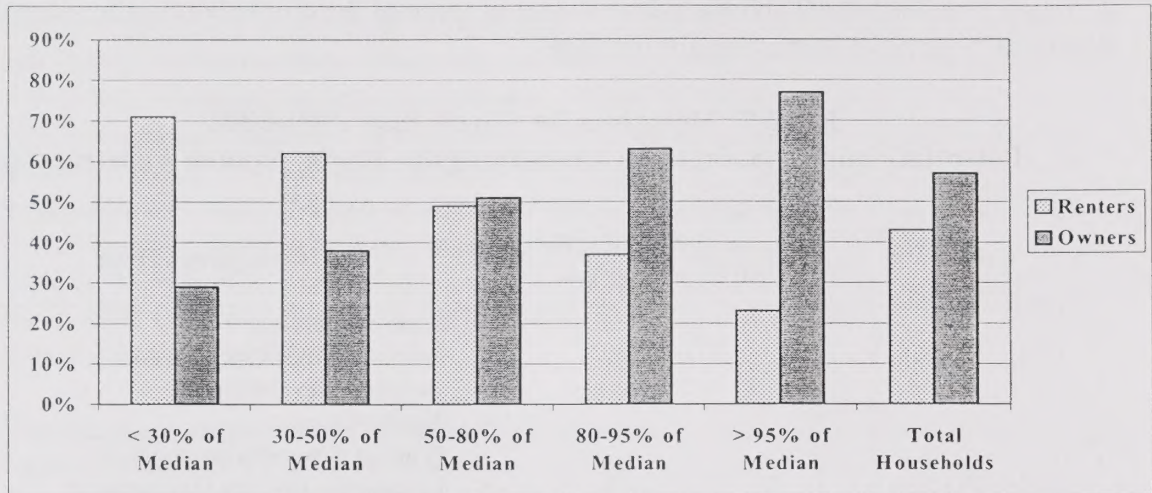
**Table 9: Number of Pomona Households by Tenure and Income\***

|                         | < 30% of Median | 30-50% of Median | 50-80% of Median | 80-95% of Median | > 95% of Median | Total  |
|-------------------------|-----------------|------------------|------------------|------------------|-----------------|--------|
| <b>Renters</b>          | 3,949           | 3,461            | 3,784            | 1,313            | 3,338           | 15,845 |
| <b>Owners</b>           | 1,644           | 2,080            | 3,962            | 2,255            | 11,435          | 21,376 |
| <b>Total Households</b> | 5,593           | 5,541            | 7,746            | 3,568            | 14,773          | 37,221 |

\*Income categories reported as percentages of the LA County median income  
Source: SCAG RHNA1999



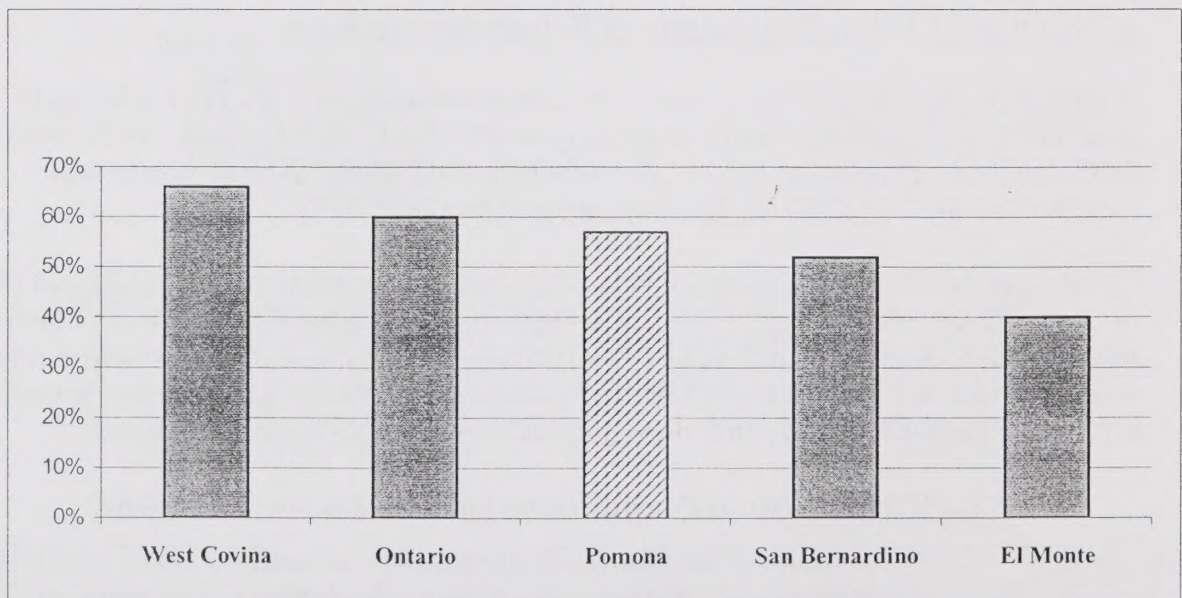
Figure 6: Percentage of Pomona Households by Tenure and Income\*



\*Income categories reported as percentages of the LA County median income  
Data source: SCAG RHNA1999

Calculations based on SCAG RHNA99 data indicate that Pomona ranks third in homeownership among the larger I-10 corridor cities having populations over 100,000. As Figure 7 depicts, with 57 % of its households owning their dwelling units, Pomona has a higher percentage of homeownership than either El Monte with 40% or San Bernardino with 52%, but trails Ontario with 60% and West Covina with 66%.

Figure 7: Homeownership Percentages for Pomona & Other Major I-10 Cities



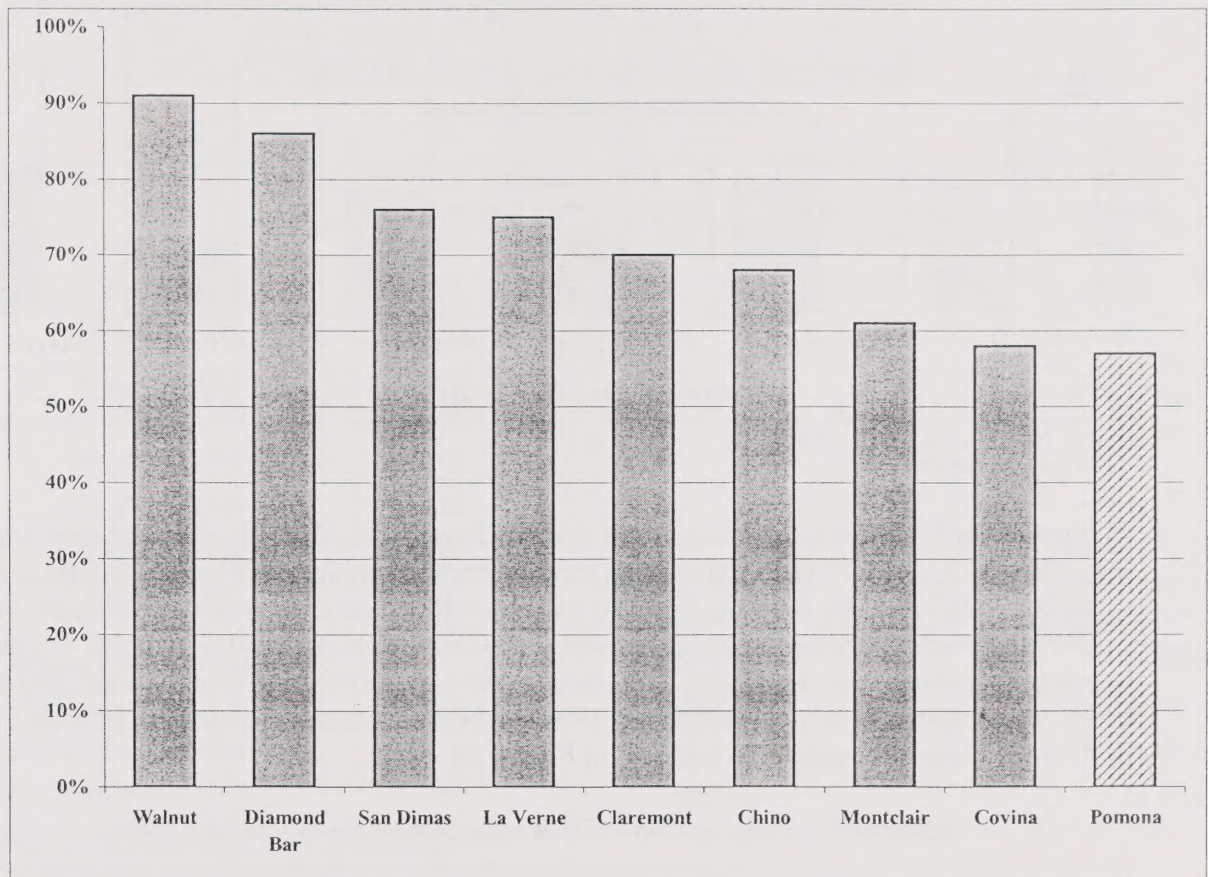
Data source: SCAG RHNA1999

In contrast to the picture painted by Figure 7, when compared to the smaller communities comprising the Pomona Area, the City of Pomona ranks last in homeownership. The following homeownership percentages for Pomona Area communities are displayed in



Figure 8: Walnut-91%, Diamond Bar-86%, San Dimas-76%, La Verne-75%, Claremont-70%, Chino-68%, Montclair-61%, Covina-58%, and Pomona-57%.

Figure 8: Homeownership Percentages for Pomona Area Communities

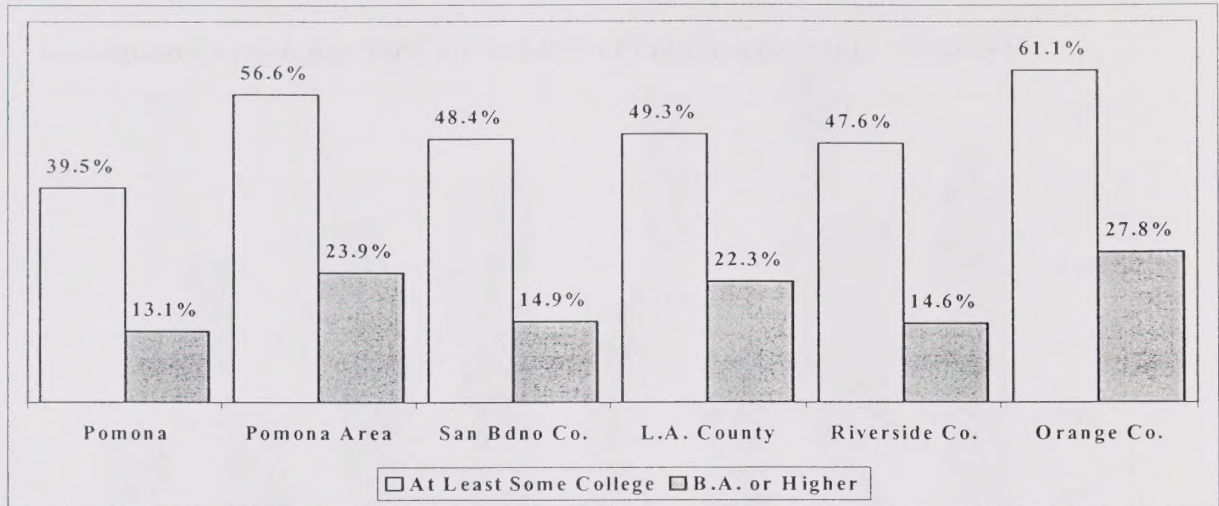


Data source: SCAG RHNA1999

#### **b. Household Education, Employment, Income, Housing Cost, and Overpayment**

The educational attainment of Pomona residents affects the type of employment they are able to secure, their income, and, ultimately, the funds available to pay for housing. As a whole, Pomona's population is not well educated. In 1990, 40% of the City's adults had not completed high school, compared to 25% in San Bernardino County, 30% in Los Angeles County, and 21% in the surrounding Pomona Area. Though 40% of Pomona's residents had attended some college, this was less than San Bernardino County with 48%, Los Angeles County with 49%, or the Pomona Area with 57% (Husing 1999). Figure 9 provides an overview of college attendance levels in Southern California counties, the City of Pomona, and the Pomona Area communities of Chino, Claremont, Covina, Diamond Bar, La Verne, Montclair, San Dimas, Walnut, and West Covina.

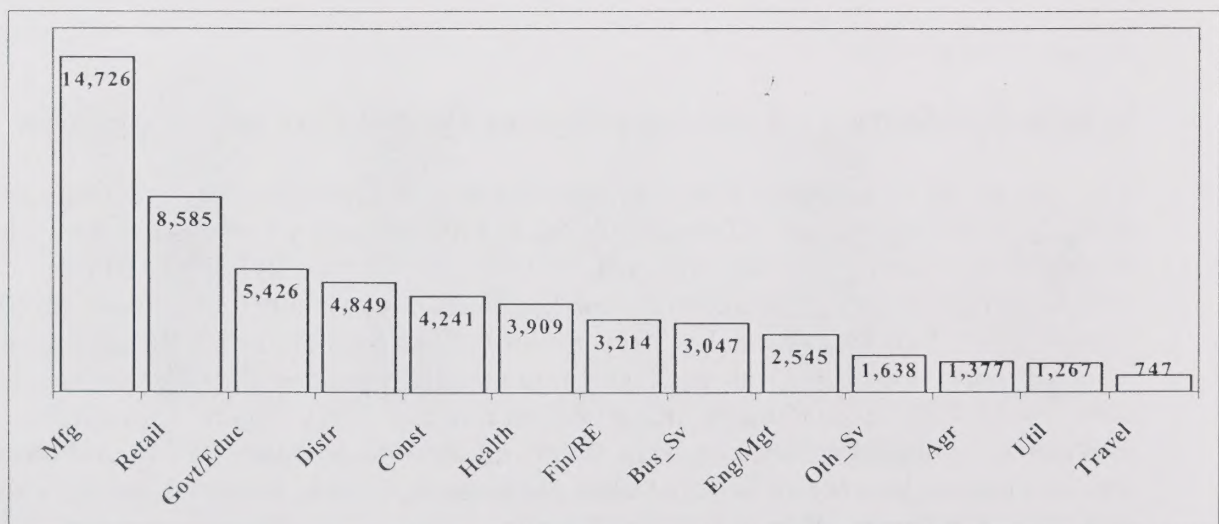
**Figure 9: Population Having Attended College, 1990  
Pomona, Pomona Area & Southern California Counties**



Source: U.S. Census; Economic & Politics, Inc.  
Taken from Husing 1999

The generally low educational attainment level of Pomona residents limits their employment options. As of the 1990 U.S. Census, the top five sectors employing Pomona residents were manufacturing (14,726), retailing (8,585), government and education (5,426), distribution (4,849), and construction (3,909). However, considering occupation, three of the five top occupational categories employing City residents were lower paying clerical, unskilled blue collar, or consumer service jobs (Husing 1999). The distribution of employment across the sectors for Pomona residents is depicted in Figure 10.

**Figure 10: Employment of Pomona Residents by Sector, 1990**



Source: U.S. Census, 1990  
Taken from Husing 1999



Given the types of jobs held by its members, Pomona households tend to have lower incomes than do the households of the surrounding Pomona Area. In 1998, the estimated median income of \$43,151 for Pomona households was 25.6% lower than the median of \$57,989 for Pomona Area households (Husing 1999). The household income distributions for Pomona and the Pomona Area are presented in Table 10.

**Table 10: 1998 Household Income Distribution  
Pomona & the Pomona Area**

| Income Range             | Pomona        |               | Pomona Area    |               |
|--------------------------|---------------|---------------|----------------|---------------|
|                          | Households    | Percent       | Households     | Percent       |
| \$ 0,000-14,999          | 4,688         | 11.8%         | 14,160         | 7.8%          |
| \$15,000-\$29,000        | 8,609         | 21.7%         | 24,797         | 13.7%         |
| \$30,000-\$44,999        | 7,440         | 18.7%         | 27,539         | 15.2%         |
| <b>Under \$45,000</b>    | <b>20,736</b> | <b>52.2%</b>  | <b>66,495</b>  | <b>36.7%</b>  |
| \$45,000-\$59,999        | 6,482         | 16.3%         | 27,255         | 15.1%         |
| \$60,000-\$74,999        | 4,568         | 11.5%         | 22,515         | 12.4%         |
| \$75,000-\$99,999        | 2,558         | 6.4%          | 18,753         | 10.4%         |
| \$100,000 and up         | 5,395         | 13.6%         | 45,881         | 25.4%         |
| <b>Over \$45,000</b>     | <b>19,002</b> | <b>47.8%</b>  | <b>114,404</b> | <b>63.3%</b>  |
| <b>Total</b>             | <b>39,739</b> | <b>100.0%</b> | <b>180,899</b> | <b>100.0%</b> |
| Median Household Income  | \$43,151      |               | \$57,989       |               |
| Total Income (000)       | \$2,156,665   |               | \$13,299,129   |               |
| Average Household Income | \$54,271      |               | \$73,517       |               |
| Per Capita Income        | \$12,996      |               | \$22,780       |               |

\* Estimates allow for changes in CPI and population

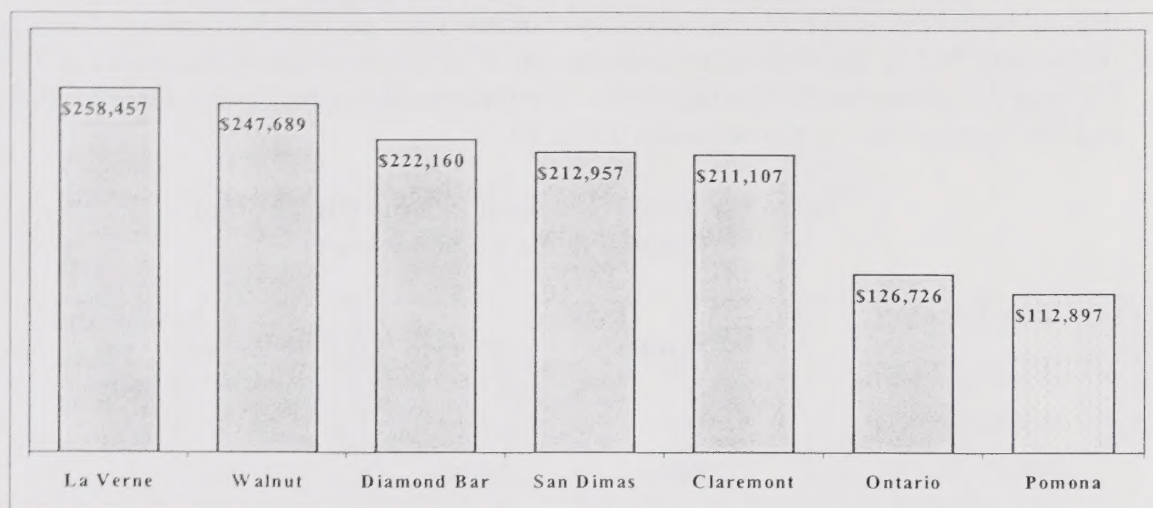
\*\* Assumes stable relative income levels & 12.5% change in real purchasing power since 1990

Source: U.S. Census 1990; ECAP estimates for 1998

Taken from Husing 1999

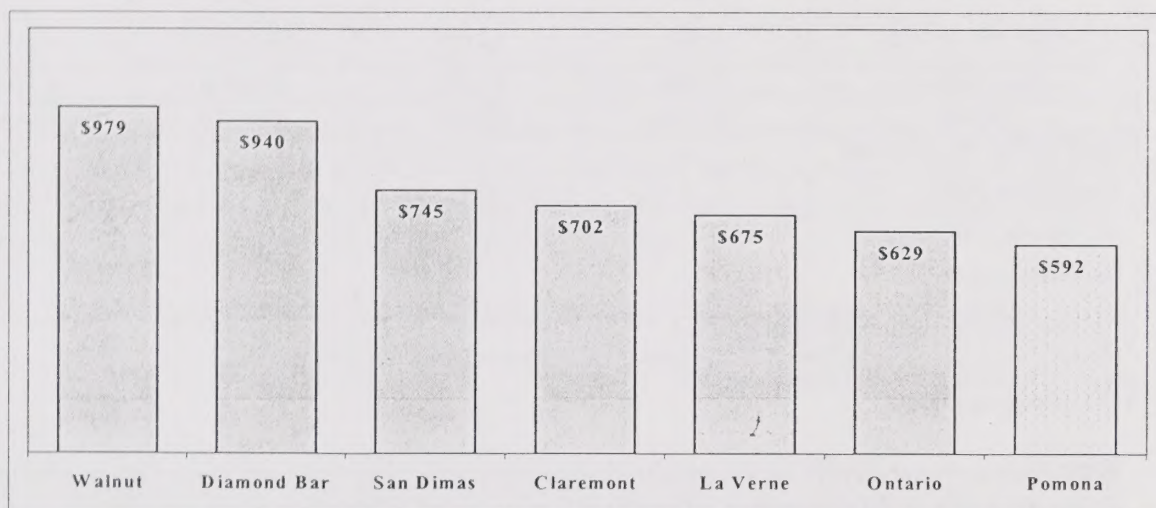
With their comparatively low household incomes, many Pomona residents face a challenge in locating affordable housing. This challenge is eased somewhat by the fact that, evaluated according to regional standards, Pomona housing is a relative bargain. As is shown in Figure 11, the 1998 median home price in Pomona was \$112,897—well below the median price in the smaller neighboring communities of Claremont with \$211,107, San Dimas with \$212,957, Diamond Bar with \$222,160, Walnut with \$247,689, and La Verne with \$258,457. Even in Ontario, the closest city with a population greater than 100,000, the median home price in 1998 was \$126,726—over \$10,000 above Pomona's median price (Husing 1999). Regarding rental units, Pomona again offers a relative bargain, as Figure 12 depicts. While in 1990 the median gross rent in Pomona was \$592, the comparable figures for surrounding communities were as follows: \$629 in Ontario, \$675 in La Verne, \$702 in Claremont, \$745 in San Dimas, \$940 in Diamond Bar, and \$979 in Walnut (Census 1990).

Figure 11: Median Price of All Homes—Pomona & Adjacent Cities, 1998



Source: Dataquick  
Taken from Husing 1999

Figure 12: Median Gross Rent—Pomona & Adjacent Area Cities, 1990



Data source: Census 1990

According to the standard set by the U.S. Department of Housing and Urban Development (HUD), a household “overpays” if it spends more than 30% of its gross income on housing costs (rent + utilities, for renters; principal + interest + taxes + insurance + homeowners association fees + assessments, for homeowners). Despite the comparatively low home prices and rents in Pomona, 42% of the City’s households are overpaying for housing (SCAG RHNA99). The burden posed by overpayment is especially severe for lower income households, defined as those earning less than 80% of the median annual income for Los Angeles County adjusted for household size, as determined by HUD. Applying this definition, 63% of Pomona’s lower income households are overpaying for housing (SCAG RHNA99). Of this 63%, renters are more vulnerable to the hardships of overpayment, because they do not have the ability, as homeowners do, to draw upon equity or sell their



residences to obtain additional funds. Table 11 and Figure 13 indicate the distribution of Pomona households overpaying for housing according to income and tenure. Figure 14 highlights the number of Pomona's lower income households overpaying by tenure and compares it to comparable figures for the other I-10 corridor cities with populations over 100,000, revealing that Pomona has the second highest number of lower income overpayers.

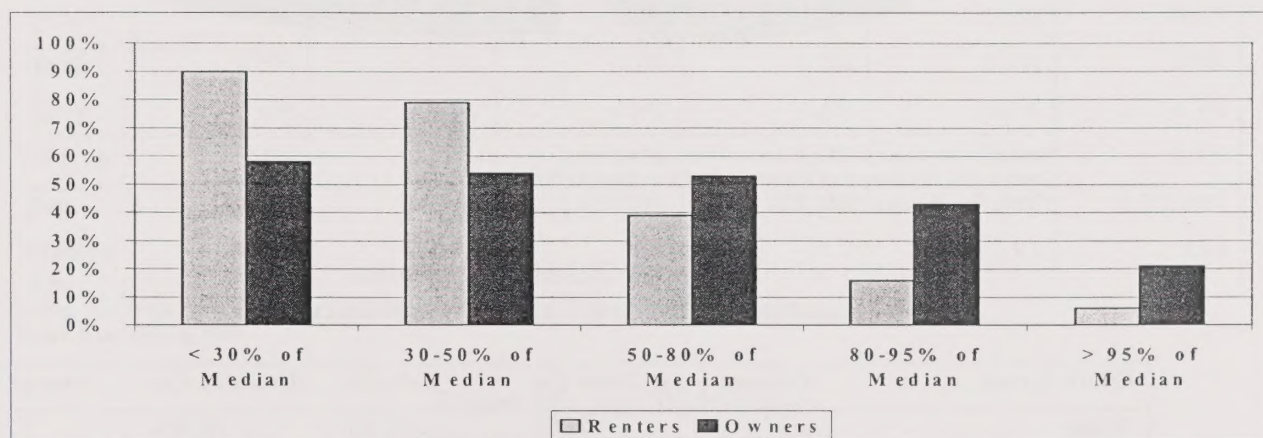
**Table 11: Number of Pomona Households Overpaying by Tenure and Income\***

|                         | < 30% of Median | 30-50% of Median | 50-80% of Median | 80-95% of Median | > 95% of Median | Total         |
|-------------------------|-----------------|------------------|------------------|------------------|-----------------|---------------|
| <b>Renters</b>          | 3,546           | 2,720            | 1,491            | 204              | 194             | <b>8,155</b>  |
| <b>Owners</b>           | 953             | 1,118            | 2,122            | 971              | 2,358           | <b>7,522</b>  |
| <b>Total Households</b> | <b>4,499</b>    | <b>3,838</b>     | <b>3,613</b>     | <b>1,175</b>     | <b>2,552</b>    | <b>15,677</b> |

\*Income categories reported as percentages of the LA County median income

Source: SCAG RHNA1999

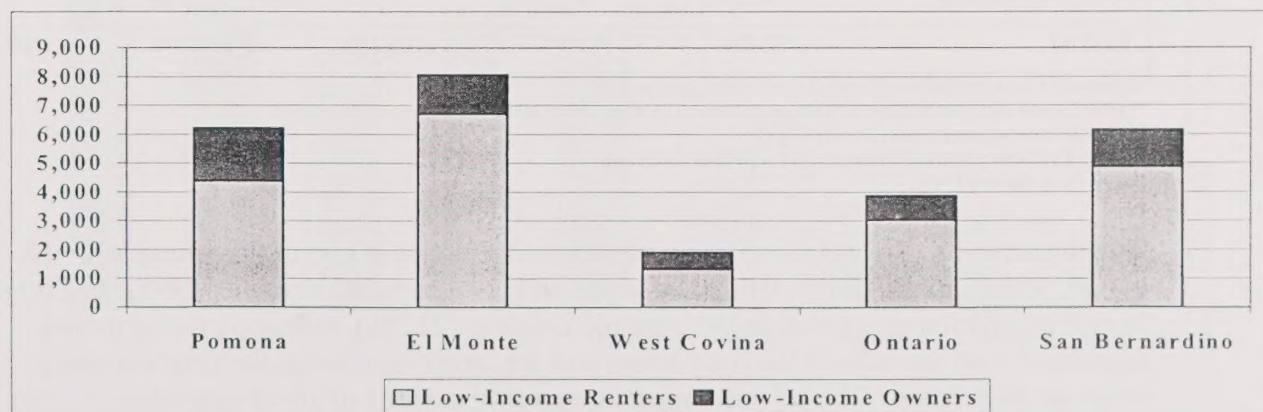
**Figure 13: Percentage of Pomona Households Overpaying for Housing by Tenure and Income\***



\*Income categories reported as percentages of the LA County median income

Data source: SCAG RHNA99

**Figure 14: Number of Lower Income Households\* Overpaying for Housing in Pomona & Other Major I-10 Cities**



\*Lower income households earn less than 80% of the annual median income of the county in which they are located

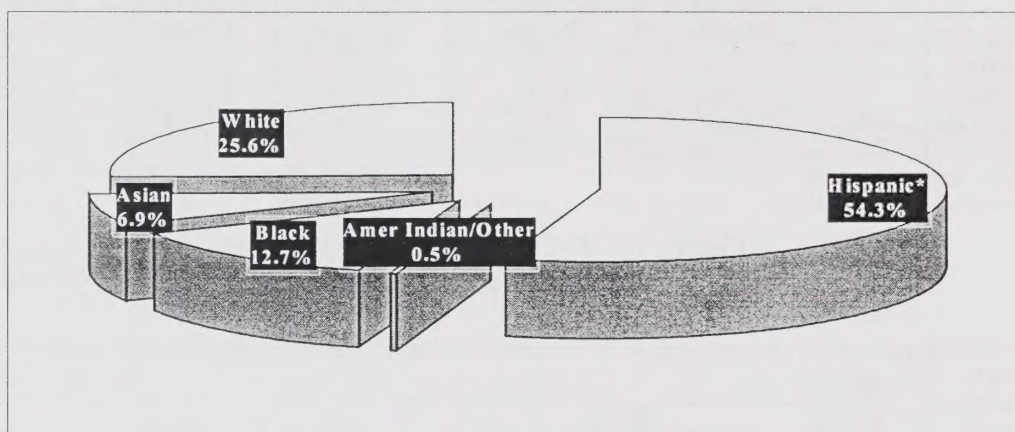
Data source: SCAG RHNA99



### c. Household Ethnicity, Age, Density, and Overcrowding

Pomona has one of the most ethnically diverse populations in Southern California. In 1998, an estimated 54.3% of its residents were Hispanics of all races, 25.6% were White, 13% were Black, 7% were Asian and Pacific Islander, and 0.5% were Native American (Husing 1999). Figure 15 illustrates the City's ethnic distribution while Table 12 compares it to the ethnic mix in Los Angeles County as a whole and other nearby Southern California counties.

**Figure 15: Ethnic Distribution in Pomona, 1998**



\*Hispanics have been deducted from all other ethnic groups  
Source: CA Department of Finance; ECAP estimates for Pomona  
Taken from Husing 1999

**Table 12: Ethnic Distribution  
Pomona & Southern California Counties, 1998**

| Ethnic Group           | Pomona        | San Bdno Co.  | L.A. Co.      | Riverside Co. | Orange Co.    |
|------------------------|---------------|---------------|---------------|---------------|---------------|
| White                  | 25.6%         | 54.7%         | 33.5%         | 60.8%         | 57.0%         |
| Hispanic*              | 54.3%         | 31.1%         | 44.0%         | 29.0%         | 28.6%         |
| Black                  | 12.7%         | 8.7%          | 9.8%          | 5.4%          | 1.6%          |
| Asian/Pacific Islander | 6.9%          | 4.8%          | 12.3%         | 4.1%          | 12.5%         |
| American Indian        | 0.5%          | 0.7%          | 0.3%          | 0.8%          | 0.3%          |
| <b>TOTAL</b>           | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |

\*Hispanics have been deducted from all other ethnic groups

\*\*1990 Census data was brought forward using ratio to DOF estimates of SB County ethnicity changes

\*\*\*Small rounding errors exist in percentages

Source: CA Department of Finance; ECAP estimates for Pomona  
Taken from Husing 1999

Due in part to its ethnic makeup, the population of Pomona is one of the youngest in the region, with households that tend to be larger and have more children. In 1998, the City's largest population group was its 0-9 year old children (21.2%), reflecting the birthrates associated with the echo of the baby boom and the larger families in the City's sizeable Hispanic population. The second largest age group consisted of 10-19 year olds (17.5%). Altogether, 38.7% of Pomona's population was under 20 years old. In addition, the City had



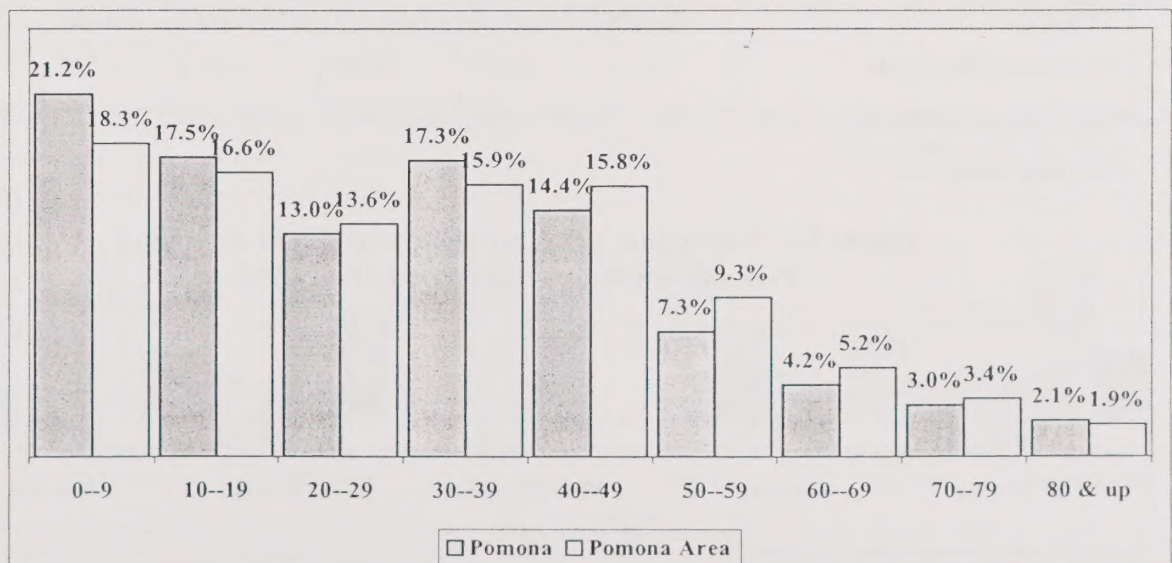
a disproportionately large number of people in their thirties (17.3%) but a smaller than average number of 40 and 50 year old baby boomers (Husing 1999). Table 13 and Figure 16 illustrate the relative youth of Pomona's population, contrasting it to the population makeup in nearby Pomona Area communities and Southern California counties.

**Table 13: Age Distribution  
Pomona, Pomona Area & Southern California Counties, 1998**

| Age Group  | Pomona  | Pomona Area | San Bdn Co. | L.A. Co.  | Riverside Co. | Orange Co. |
|------------|---------|-------------|-------------|-----------|---------------|------------|
| 0-9        | 21.2%   | 18.3%       | 19.1%       | 18.2%     | 17.5%         | 17.7%      |
| 10-19      | 17.5%   | 16.6%       | 16.4%       | 13.4%     | 15.2%         | 12.6%      |
| 20-29      | 13.0%   | 13.6%       | 13.5%       | 13.6%     | 12.4%         | 13.5%      |
| 30-39      | 17.3%   | 15.9%       | 16.2%       | 17.8%     | 15.5%         | 17.9%      |
| 40-49      | 14.4%   | 15.8%       | 14.7%       | 14.8%     | 13.9%         | 14.8%      |
| 50-59      | 7.3%    | 9.3%        | 8.6%        | 9.4%      | 8.6%          | 10.5%      |
| 60-69      | 4.2%    | 5.2%        | 5.3%        | 6.0%      | 6.8%          | 6.5%       |
| 70-79      | 3.0%    | 3.4%        | 4.1%        | 4.4%      | 6.7%          | 4.3%       |
| 80 & up    | 2.1%    | 1.9%        | 2.0%        | 2.4%      | 3.5%          | 2.1%       |
| Pop.       | 143,152 | 583,805     | 1,621,874   | 9,603,291 | 1,441,237     | 2,722,291  |
| Median Age | 28.7    | 31.7        | 30.6        | 32.7      | 33.2          | 33.4       |

Source: CA Department of Finance for Counties; Economics & Politics, Inc. for Pomona & Pomona Area  
Taken from Husing 1999

**Figure 16: Age Distribution  
Pomona & Pomona Area, 1998**



Source: U.S. Census; Economics & Politics, Inc.  
Taken from Husing 1999

Pomona's ethnic makeup and relative youth are reflected in the composition of its households, which, in turn, impacts population density per housing unit and the severity of the overcrowding problem in the City. In 1990, 45.3% of Pomona's households contained children under 18, a higher percentage than was found in adjacent communities or the region as a whole. At the same time, only 21% of Pomona households consisted of married couples *without* children, a notably lower percentage of couples living alone than existed in the surrounding Pomona Area, with 27.7%, or in nearby Southern California counties. Given these demographics, it follows that Pomona households would tend to be unusually large. In fact, 1998 data show Pomona to be a relatively densely populated city with 3.64 people per occupied dwelling unit and a ratio of 6.06 people to each single family home (Husing 1999). Table 14 presents 1990 Census data comparing the composition of Pomona households with the makeup of households in the Pomona Area and Southern California counties. Figures 17 and 18 compare 1998 dwelling unit densities for Pomona and the other I-10 corridor cities with populations over 100,000.

**Table 14: Household Characteristics  
Pomona, Pomona Area & Southern California Counties, 1990**

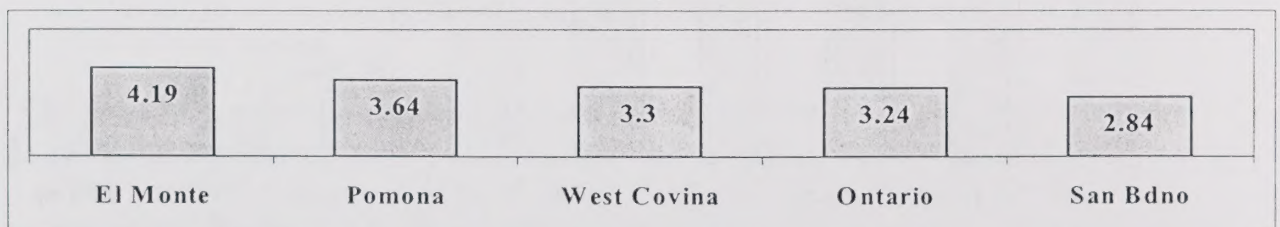
| Household Type                      | Pomona        | Pomona Area    | Sn Bdno County | L.A. County      | Riverside County | Orange County  |
|-------------------------------------|---------------|----------------|----------------|------------------|------------------|----------------|
| Married couple, children under 18   | 34.0%         | 34.8%          | 33.0%          | 25.5%            | 29.8%            | 27.9%          |
| Male with children under 18         | 2.8%          | 2.0%           | 2.5%           | 2.2%             | 1.9%             | 1.7%           |
| Female with children under 18       | 8.5%          | 6.2%           | 7.5%           | 6.8%             | 5.7%             | 4.7%           |
| <b>TOTAL with children under 18</b> | <b>45.3%</b>  | <b>43.0%</b>   | <b>43.0%</b>   | <b>34.6%</b>     | <b>37.4%</b>     | <b>34.2%</b>   |
| Married couple, alone               | 21.7%         | 27.7%          | 27.0%          | 24.2%            | 31.0%            | 29.7%          |
| Male, no children at home           | 3.7%          | 2.8%           | 2.1%           | 3.2%             | 2.0%             | 2.7%           |
| Female, no children at home         | 5.2%          | 5.0%           | 4.2%           | 6.0%             | 3.8%             | 4.6%           |
| Non-family group                    | 24.1%         | 21.5%          | 23.6%          | 32.0%            | 25.8%            | 28.8%          |
| <b>TOTAL</b>                        | <b>36,566</b> | <b>156,676</b> | <b>465,877</b> | <b>2,994,343</b> | <b>402,426</b>   | <b>828,849</b> |
| <b>Population/Household</b>         | <b>3.602</b>  | <b>3.227</b>   | <b>3.045</b>   | <b>2.960</b>     | <b>2.908</b>     | <b>2.908</b>   |

\*Small rounding errors exist in percentages

Source: U.S. Census Bureau, 1990

Taken from Husing 1999

**Figure 17: Population per Occupied Dwelling of Any Kind  
Pomona & Other Major I-10 Cities, 1998**

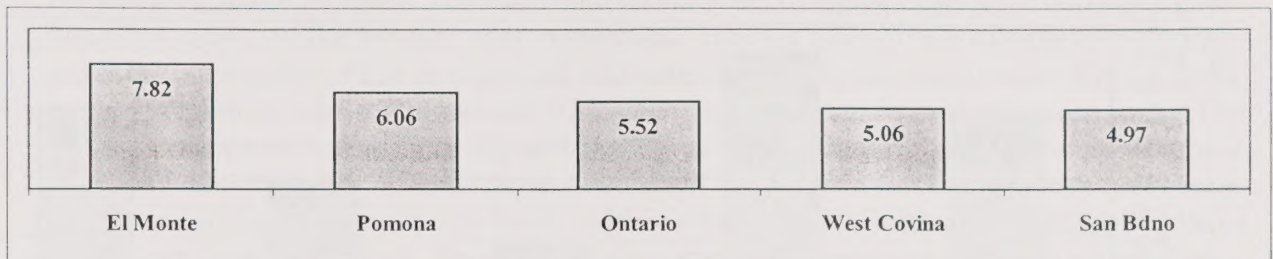


Source: CA Department of Finance, E-5 Report

Taken from Husing 1999



**Figure 18: Population per Single Family Detached Unit  
Pomona & Other Major I-10 Cities, 1998**



Source: CA Department of Finance, E-5 Report  
Taken from Husing 1999

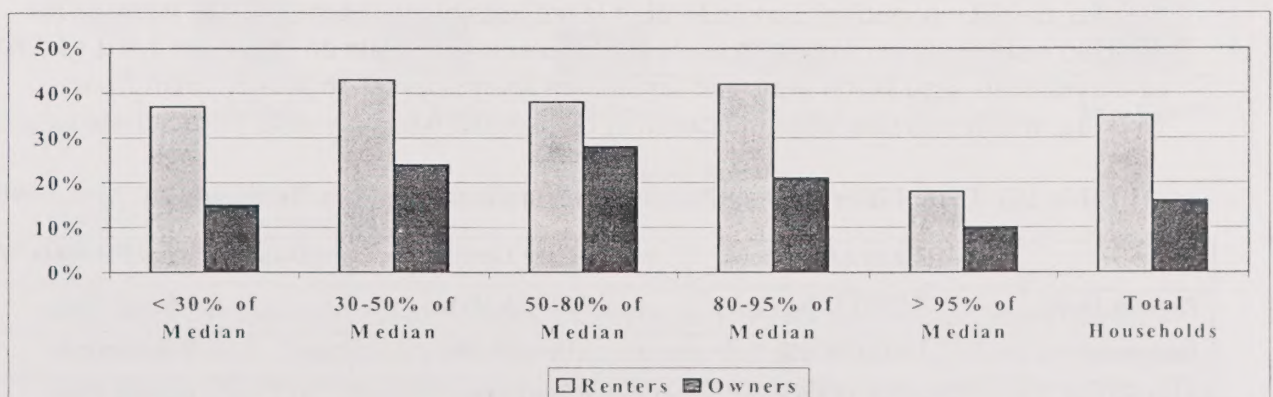
As the figures above show, Pomona is second only to El Monte among the major I-10 corridor cities in density of occupants per unit. Not surprisingly then, close to a quarter of Pomona households experience “overcrowding,” defined by the U.S. Census Bureau as having more than 1.01 persons per room (excluding kitchens, bathrooms, hallways, and porches). Table 15 and Figure 19 indicate the distribution of the City’s overcrowded households by tenure and income. Generally, lower income households, especially renters, have the fewest resources and options available for obtaining more spacious accommodations. Figure 20 highlights the number of Pomona’s lower income households contending with overcrowding by tenure and compares it to comparable figures for the other I-10 corridor cities with populations over 100,000.

**Table 15: Number of Pomona Households with Overcrowding by Tenure and Income\***

|                         | < 30% of Median | 30-50% of Median | 50-80% of Median | 80-95% of Median | > 95% of Median | Total |
|-------------------------|-----------------|------------------|------------------|------------------|-----------------|-------|
| <b>Renters</b>          | 1,471           | 1,483            | 1,430            | 547              | 605             | 5,536 |
| <b>Owners</b>           | 250             | 493              | 1,094            | 464              | 1,196           | 3,497 |
| <b>Total Households</b> | 1,721           | 1,976            | 2,524            | 1,011            | 1,801           | 9,033 |

\*Income categories reported as percentages of the LA County median income  
Source: SCAG RHNA99

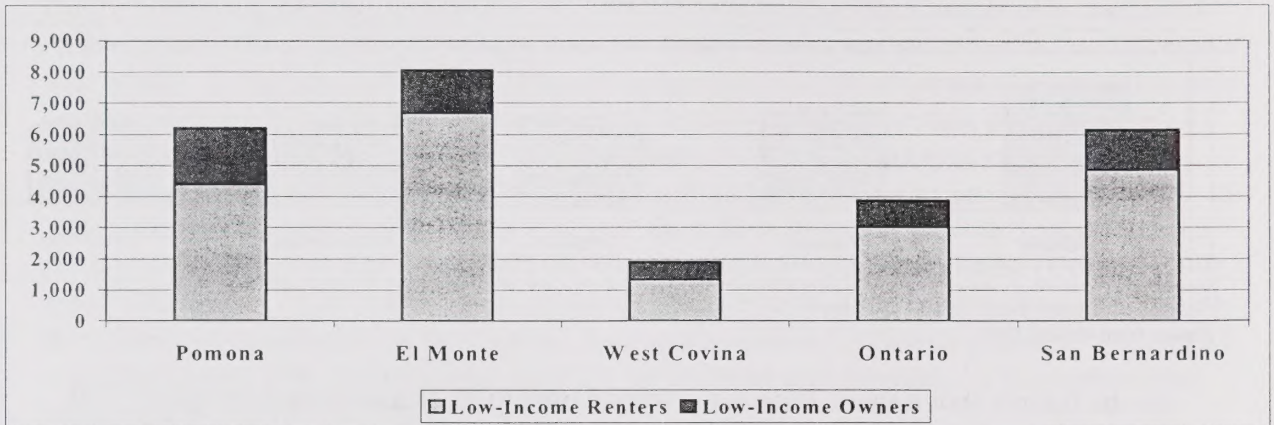
**Figure 19: Percentage of Pomona Households with Crowding by Tenure and Income\***



\*Income categories reported as percentages of the LA County median income  
Data source: SCAG RHNA99



**Figure 20: Number of Lower Income Households\* with Overcrowding in Pomona & Other Major I-10 Cities**



\*Lower income households earn less than 80% of the annual median income of the county in which they are located  
Data source: SCAG RHNA99

Figure 20 reveals that, of all the major I-10 corridor cities, Pomona has the greatest number of lower income *owner* households with overcrowding problems and the second greatest *total* number of lower income households with such problems.

#### **d. Households with Special Needs**

Government Code Section 65583 (a)(6) requires that all Housing Elements include an analysis of the special housing needs of the disabled, the elderly, large families, farmworkers, female headed households, and the homeless. The data available for use in an assessment of the special housing needs of Pomona residents comes primarily from the 1990 Census.

##### *The Disabled*

Households with members who have physical or mental disabilities may require special design features in their dwellings as well as financial assistance. A rough estimate of the current need for barrier-free housing can be derived from the 1990 Census data in Table 16 indicating the number of disabilities among non-institutionalized Pomona residents. Because the data are not reported by income level, it is not possible to determine how many of the disabled reside in lower income households. However, the data do show that 3,401 (4.2%) of the residents aged 16-64 years had disabilities severe enough to prevent them from working, which provides some indication of the number who may need financial assistance.

**Table 16: Disabilities Among Noninstitutionalized Pomona Residents by Age, 1990**

|                      | w/Mobility Limitations | w/Self-Care Limitations | w/Disability That Prevents Working |
|----------------------|------------------------|-------------------------|------------------------------------|
| <b>Persons 16-64</b> | 2,939 (3.6%)           | 4,998 (6.1%)            | 3,401 (4.2%)                       |
| <b>Persons 65+</b>   | 1,693 (20.1%)          | 1,391 (16.5%)           | Not reported                       |
| <b>TOTAL</b>         | <b>4,632 (5.1%)</b>    | <b>6,389 (7.1%)</b>     | <b>3,401 (4.2%)</b>                |

Data source: Census 1990



## The Elderly

As Table 16 above indicates, Pomona residents 65 years of age or older have notably higher disability rates than the younger adult population. Besides facing the challenge of obtaining suitable housing given their mobility and self-care limitations, the elderly often live on fixed incomes and must cope with financial difficulties brought about by rising housing costs. The capacity to cope with such costs depends heavily on tenure, that is, the renter or owner status of elderly householders. With infrequent and small increases in income and potentially large increases in housing costs, elderly lower income renters may face serious, on-going problems with overpaying for housing. For elderly lower income homeowners, property maintenance costs may be especially burdensome, even if mortgage payments are low or nonexistent. As of the 1990 Census, 9,191 (7%) of Pomona's 131,723 residents were 65 age and older. Table 17 and Figure 21 present the age distribution of the City's elderly population.

**Table 17: Distribution of Pomona's Elderly\* Residents by Age Group & Sex, 1990**

|                | 65-69 Years       | 70-74 Years       | 75-79 Years       | 80-84 Years       | 85+ Years         | TOTAL             |
|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Females</b> | 1,647<br>(2.6%)** | 1,318<br>(2.1%)** | 1,100<br>(1.7%)** | 837<br>(1.3%)**   | 792<br>(1.2%)**   | 5,694<br>(8.9%)** |
| <b>Males</b>   | 1,311<br>(1.9%)** | 902<br>(1.3%)**   | 657<br>(1.0%)**   | 383<br>(0.6%)**   | 244<br>(0.4%)**   | 3,497<br>(5.2%)** |
| <b>TOTAL</b>   | 2,958<br>(4.5%)** | 2,220<br>(3.4%)** | 1,757<br>(2.7%)** | 1,220<br>(1.9%)** | 1,036<br>(1.6%)** | 9,191<br>(7.0%) △ |

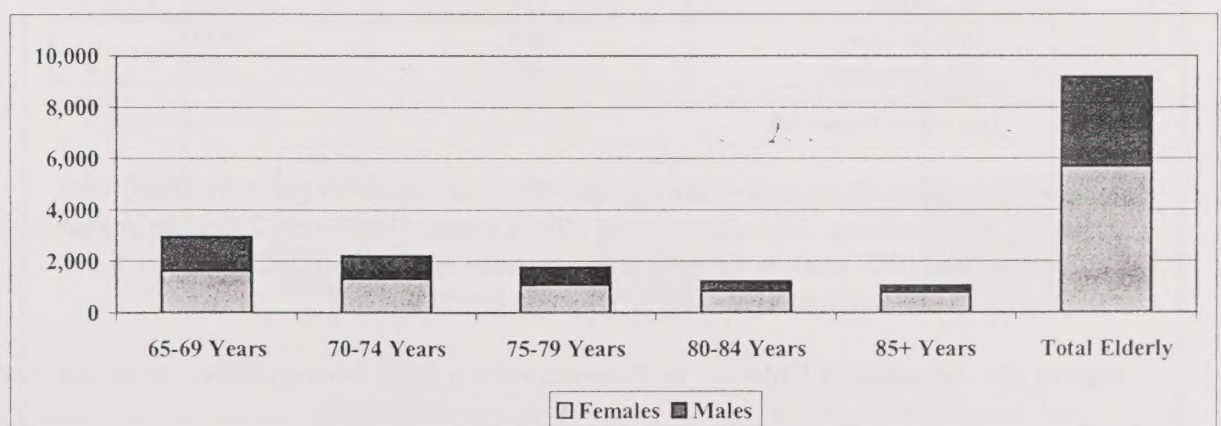
\*"Elderly" refers to those 65 years and over

\*\*Percentage indicates a proportion of Pomona's total 1990 female population (64,127) or male population (67,596)

△ Percentage indicates a proportion of Pomona's total 1990 population (131,723)

Data source: Census 1990

**Figure 21: Number of Pomona's Elderly\* Residents, 1990**



\*"Elderly" refers to those 65 years and older

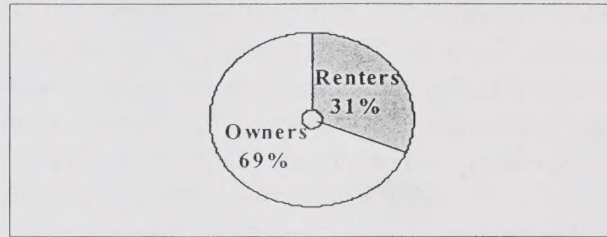
Data source: Census 1990

Regarding the tenure status of Pomona's elderly, in 1990 owners outnumbered renters by more than 2 to 1. Specifically, the Census indicates that there were 1,702 renter-occupied units and 3,751 owner-occupied units in which the householder was aged 65 or older. (The Census bureau defines "householder" as "the person, or one of the people, in whose name the



home is owned, being bought, or rented and who is listed as Person 1 on the census questionnaire.”) Figure 22 illustrates the ratio of elderly householder owners to renters.

**Figure 22: Ratio of Elderly\* Householder Owners to Renters in Pomona, 1990**



\*\*Elderly\* refers to those 65 years and over  
Data source: Census 1990

Of the rental units occupied by elderly Pomona householders, 1,060 had gross rents that amounted to 30% or more of the 1989 household income. Of the units occupied by elderly owner householders, 495 had monthly owner costs equal to 30% or more of 1989 household income. In other words, a total of 1,555 units were occupied by elderly householders who, according to HUD standards, were overpaying for housing. Table 18 reports renter and owner costs as a percentage of household income for Pomona’s elderly householders.

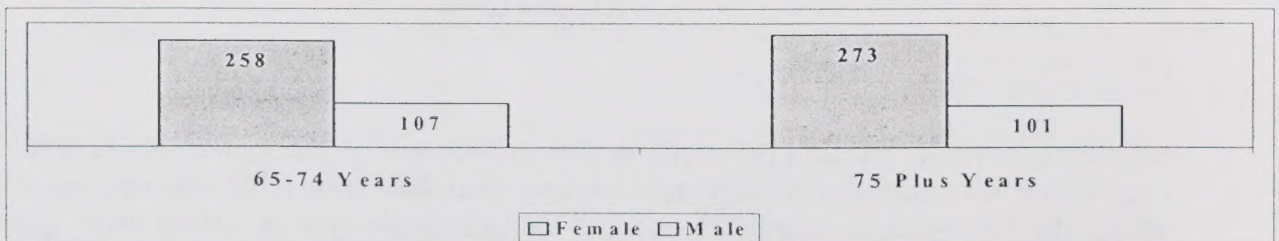
**Table 18: Housing Costs for Pomona’s Elderly\* Householders as a Percentage of 1989 Household Income**

| % of Household Income | # of Elderly Renters | # of Elderly Owners |
|-----------------------|----------------------|---------------------|
| Less than 20%         | 188                  | 1,959               |
| 20 to 24%             | 113                  | 200                 |
| 25 to 29%             | 200                  | 210                 |
| 30 to 34 %            | 131                  | 47                  |
| 35% or more           | 929                  | 448                 |
| Not computed          | 60                   | 26                  |

\*\*Elderly\* refers to those 65 years and over  
Data source: Census 1990

The need for affordable housing among the elderly is especially great for those with extremely low incomes. According to the 1990 Census, there were 739 elderly Pomona residents whose 1989 income fell below the poverty level. Figure 23 portrays the distribution of poverty among the elderly by age group and sex.

**Figure 23: Number of Elderly\* in Pomona with a 1989 Income Below Poverty Level**



\*\*Elderly\* refers to those 65 years and over  
Data source: Census 1990



### Large Households

Large households—those consisting of five or more persons—are often unable to secure housing that is both affordable and spacious enough to meet their needs. Renters, in particular, can have great difficulty obtaining units with a sufficient number of bedrooms. Not only do units in the rental stock tend to have fewer bedrooms than ownership units, but renters generally have less income to spend on housing and do not have the option of building additions onto their units as a means of relieving problems with overcrowding. In 1990, out of Pomona's total 36,434 households, 10,155 (29 %) were large households. Of these large households, 4,699 (46%) were renters and 5,456 (54%) were homeowners (Census 1990). Table 19 and Figure 24 present the distribution the City's large households by tenure and the number of persons per household.

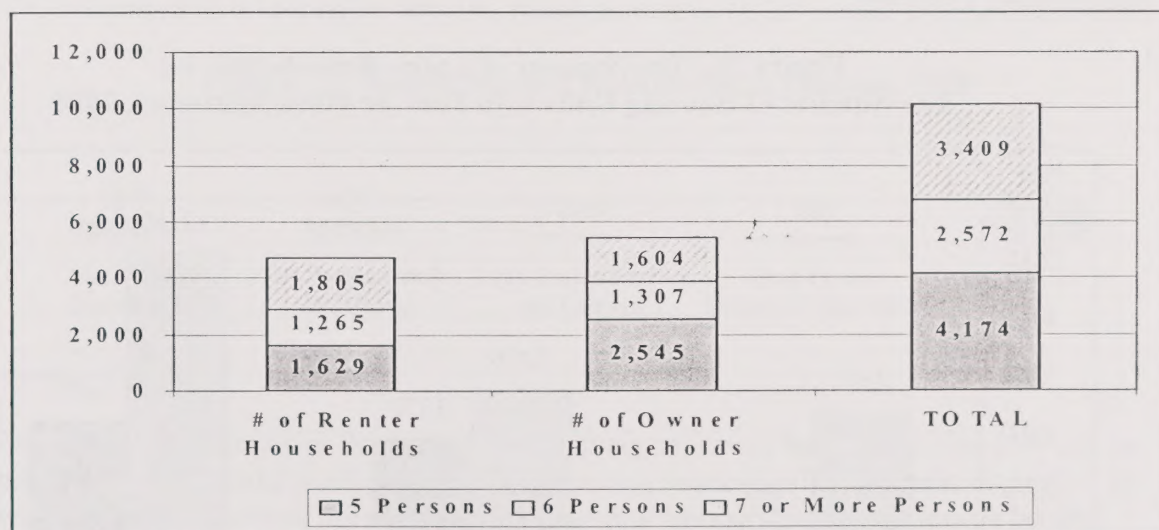
**Table 19: Distribution of Pomona's Large Households\* by Tenure and Number of Persons per Household, 1990**

| Persons per Household | # of Renter Households | # of Owner Households | TOTAL         |
|-----------------------|------------------------|-----------------------|---------------|
| 5 Persons             | 1,629                  | 2,545                 | 4,174         |
| 6 Persons             | 1,265                  | 1,307                 | 2,572         |
| 7 or More Persons     | 1,805                  | 1,604                 | 3,409         |
| <b>TOTAL</b>          | <b>4,699</b>           | <b>5,456</b>          | <b>10,155</b> |

\*"Large households" are defined as those consisting of 5 or more persons

Data source: Census 1990

**Figure 24: Number of Pomona's Large Households\*, 1990**



\*"Large households" are defined as those consisting of 5 or more persons

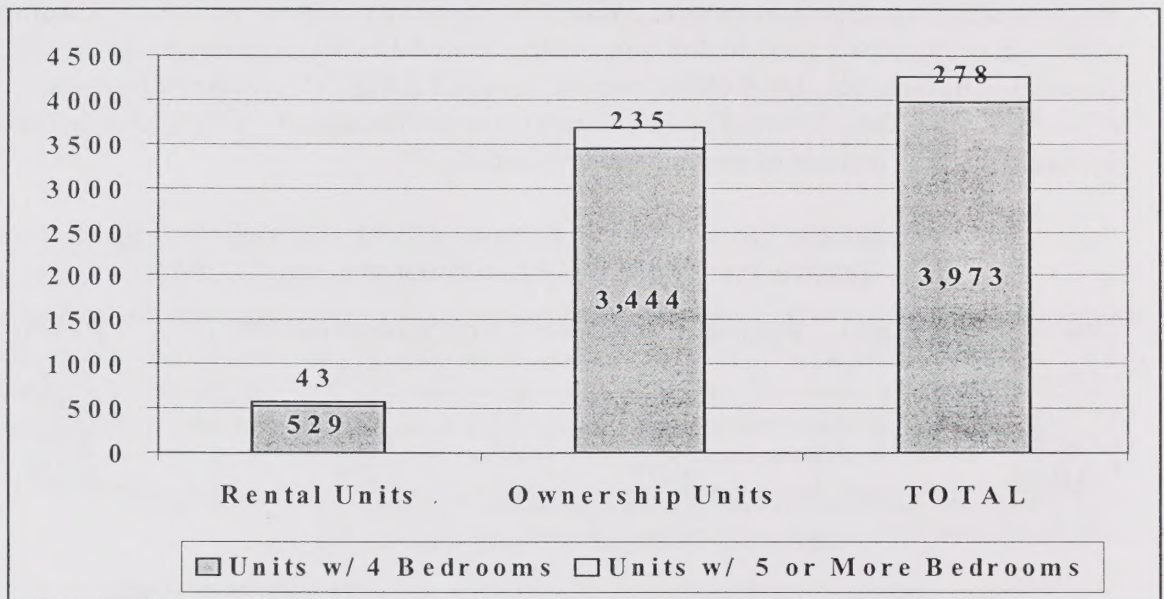
Data source: Census 1990

The relatively small number of rental and ownership units with four or more bedrooms reported in the 1990 Census indicates that there has been a shortage of housing to meet the needs of Pomona's large families. As Figure 25 reveals, Pomona's 10,155 large households had to make due with 4,351 larger units. Taking into account just the "largest of the large" households, there were 1,805 renter households with 7 or more persons



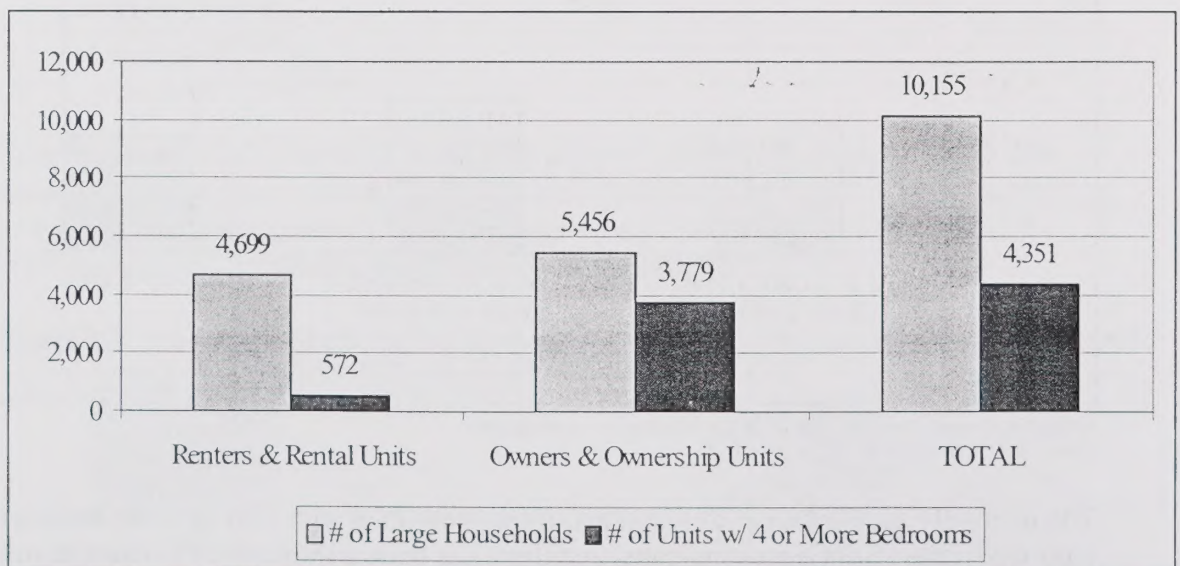
competing for just 572 rental units with 4 or more bedrooms. In contrast, there were 1,604 owner households with 7 or more persons who could choose from among 3,679 ownership units with 4 or more bedrooms; however, of those 3,679 ownership units, only 235 had at least 5 bedrooms (Census 1990). Figure 26 compares the number of Pomona's large households with the number of housing units having 4 or more bedrooms.

**Figure 25: Number of Pomona's Larger Housing Units, 1990**



Data source: Census 1990

**Figure 26: The Number of Large Households\* vs. The Number of Housing Units with Four or More Bedrooms, 1990**



\*"Large Households" are defined as those consisting of 5 or more persons

Data source: Census 1990



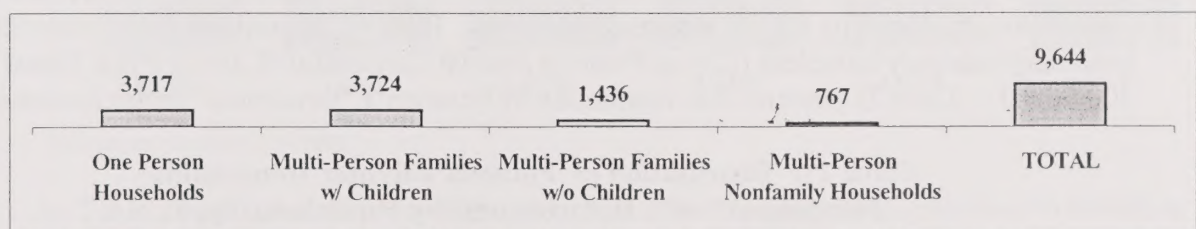
### Farmworkers

The special housing needs of farmworkers result from several factors. Foremost, farmworker households tend to have low incomes and trouble obtaining affordable housing. In addition, farmworker households vary greatly in size—while a number of such households consist of individuals for whom small units are needed, other households are unusually large and suffer overcrowding. Finally, seasonal farmworkers require decent temporary housing. As the Pomona area has urbanized, the number of people working in agriculture has diminished considerably. Information is sketchy as far as the number of Pomona residents who would actually have been classified as farmworkers during the recent past. According to the 1990 Census, there were 1,351 Pomona residents aged 16 and over employed in farming, fishing, and forestry occupations. In his summary of employment for the Pomona, Husing indicates that in 1991 there were 96 jobs in the “small agriculture related sector” within the City. This number had grown to 233 by 1998 but represented only 0.6% of all jobs (Husing 1999).

### Female Headed Households

Demographic, social, and economic conditions have generated a growing demand for dwellings that meet the needs of households headed by females. Such households, especially those with young children or those consisting of a single elderly female, tend to be lower income and in need of affordable units that include child or elder care services. The 1990 Census reports data for four types of female headed households: one person households, multi-person families with and without related children, and multi-person nonfamily households. Figure 27 includes data for these categories, indicating that Pomona had a total of 9,644 households headed by females, which amounted to 26% of all households in 1990.

**Figure 27: Female Headed Households in Pomona, 1990**



Data source: Census 1990

The 1989 poverty status of Pomona residents living in female headed families provides an indication of the need for affordable housing among residents of all households headed by females. Table 20 shows the distribution of poverty among members of female headed families by age.

**Table 20: Members of Pomona's Female Headed Families\* with Income Below Poverty Level in 1989**

| 15-64 Years Old | 65-74 Years Old | 75 Year Old and Over | TOTAL |
|-----------------|-----------------|----------------------|-------|
| 6,697           | 72              | 46                   | 6,815 |

\*"Families" are defined by the Census Bureau as those households consisting of members related by birth, marriage, or adoption  
Source: Census 1990



## The Homeless

In 1984, State law added “families and persons in need of emergency shelter” to the list of special needs groups that must be considered in each Housing Element. According to the *City of Pomona Interim Consolidated Action Plan*, Fiscal Year 2001-2002 (Consolidated Plan 2001-2002), economic factors such as living in poverty, job loss, and the shortage of affordable housing play a primary role in bringing about homelessness and the need for emergency shelter. Personal problems that compound these economic hardships—divorce, domestic violence, illness, and the death of a family member—also put people at risk of becoming homeless.

Assessing the housing needs of the homeless is a challenge. First, the homeless population is a diverse group with diverse needs, being comprised of individual adult males and females, families with and without children, seniors, unaccompanied youth, veterans, and those contending with physical disabilities, mental illness, substance abuse, and HIV/AIDS (Consolidated Plan 2001-2002). Second, there is a lack of precise data regarding the size of the homeless population. Research completed during the mid-1980s estimated the number of homeless in Pomona and the contiguous communities of Claremont and La Verne to be about 1,500 (*City of Pomona Revised 1989 Housing Element*, 1994). The 1990 Census counted 6 homeless people visible in the streets and 211 people occupying emergency shelters in Pomona. A recent analysis of the number of homeless applicants for general relief at the Pomona DPSS office put the estimated number of homeless in the City at 4,225. A Gaps Survey completed in April 2000 estimated that, in the course of a year, there are 3,500 to 5,000 persons homeless for some period within Pomona (Consolidated Plan 2001-2002).

In addition to its existing homeless population, Pomona has a number of residents at risk of becoming homeless. Those at the greatest risk are members of “threatened” households that spend over 50% of their income on housing. A sudden decrease in income may prevent such households from making rent or mortgage payments. Renters, in particular, are vulnerable to becoming suddenly homeless (*City of Pomona Interim Consolidated Action Plan*, Fiscal Year 2001-2003). Table 21 presents the distribution of Pomona’s “threatened” renter households.

**Table 21: Distribution of Pomona’s Renter Households Threatened\* with Homelessness by Household Type**

| Elderly | Small Family | Large Family | Other | TOTAL |
|---------|--------------|--------------|-------|-------|
| 544     | 1,120        | 960          | 576   | 3,200 |
| 17%     | 35%          | 30%          | 18%   | 100%  |

\*“Threatened” households spend over 50% of their income on housing costs and, thus, are vulnerable to becoming homeless

Data source: Consolidated Plan 2001-2003

To meet the needs of the homeless, the City is participating in the Pomona Homeless Continuum of Care Coalition (Coalition), which includes nonprofit homeless service providers, representatives from the DPSS, DHS, One-Stop Career Center, Pomona Valley Hospital, Police Department, and Housing Division as well as local churches. Based upon a Gaps Analysis, the Coalition has identified unmet needs resulting from a lack of sufficient housing in the following categories: emergency shelter, transitional housing, permanent supportive housing, and permanent affordable housing (Consolidated Plan 2001-2002).



### 3. PROJECTED HOUSING NEEDS FOR ALL INCOME LEVELS

#### a. Population Trends

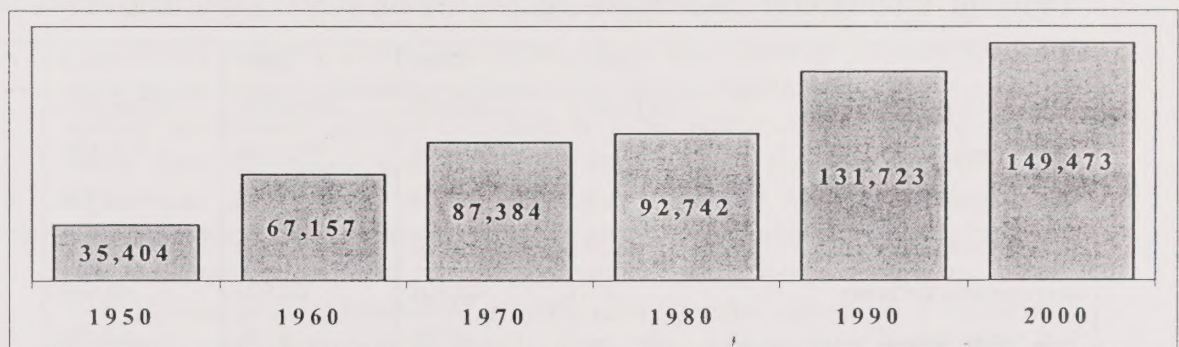
Over the past 50 years, the population of Pomona has more than quadrupled from 35,404 in 1950 to 149,473 in 2000. Table 22 and Figure 28 recap the City's growth since 1950.

**Table 22: Population Trends in Pomona, 1950-2000**

| Year | Population | Incremental Increase | % Increase per Decade | Cumulative Increase |
|------|------------|----------------------|-----------------------|---------------------|
| 1950 | 35,404     | ---                  | ---                   | ---                 |
| 1960 | 67,157     | 31,753               | 89.7%                 | 31,753              |
| 1970 | 87,384     | 20,227               | 30.1%                 | 51,980              |
| 1980 | 92,742     | 5,358                | 6.1%                  | 57,338              |
| 1990 | 131,723    | 38,981               | 42.0%                 | 96,319              |
| 2000 | 149,473    | 17,750               | 13.5%                 | 114,069             |

Data source: Censuses 1950-2000

**Figure 28: Pomona's Population, 1950-2000**

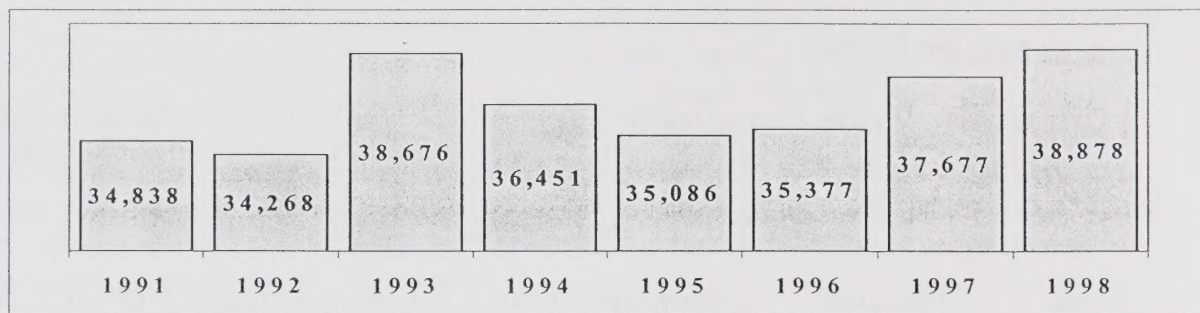


Data source: Censuses 1950-2000

As Table 22 indicates, between 1950 and 1960 when orange groves gave way to suburban development, the City experienced a growth rate of nearly 90%, adding 31,753 people to a population of 35,404. The rate of growth slowed considerably over the next two decades as the inventory of remaining agricultural land dwindled. During the 1960s, the population grew by 30.1% and during the 1970s, by only 6.1%. Then between 1980 and 1990 when the recently annexed hills of Phillips Ranch were undergoing rapid development, the growth rate climbed to 42%, resulting in a population increase of nearly 39,000. During the 1990s, the growth rate again declined, dropping to 13.5%. This most recent decline reflects Pomona's status as a mature city that is nearing build out. With little vacant land remaining, between 1990 and 2000 Pomona's housing stock increased by about 870 units (DOF 2000), in contrast to an increase of more than 8,000 units during the 1980s when the majority of the homes in Phillips Ranch were built (Census1990).



Figure 29: Number of Jobs in Pomona, 1991-1998



Source: CA Employment Development Department  
Taken from Husing 1999

The Southern California Association of Governments (SCAG) projects continued job growth in the region. Over the next twenty years, 3,133,000 new jobs are expected in the six counties of the SCAG region—Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura. The comparable figure for the communities of the San Gabriel Valley Council of Governments subregion (SGVCOG), which includes Pomona, is 190,100 jobs. Between 2000 and 2005 alone, the SGVCOG subregion is expected to gain 48,800 new jobs. Table 26 and Figure 30 summarize projected job growth at the regional and subregional levels.

Table 26: Employment Projections—SCAG Region & SGVCOG Subregion, 2000-2020

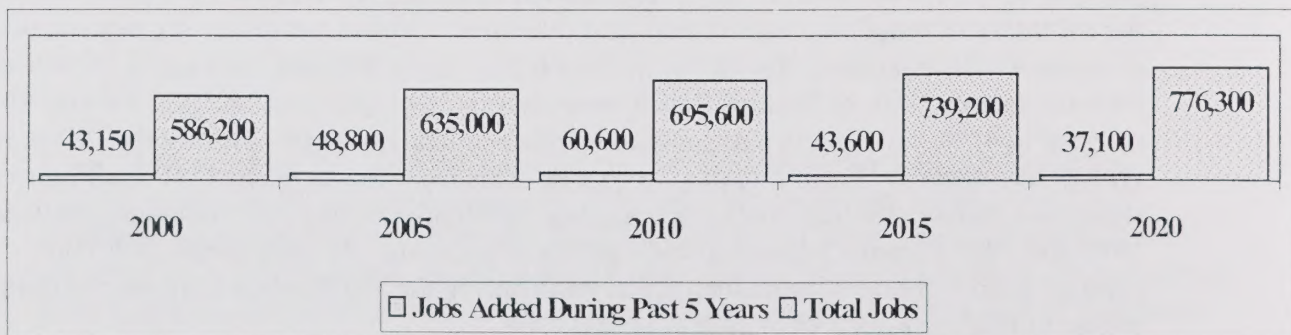
|                       | 2000      | 2005      | 2010      | 2015      | 2020       |
|-----------------------|-----------|-----------|-----------|-----------|------------|
| SCAG REGION*          | 7,441,000 | 8,206,000 | 9,018,000 | 9,746,000 | 10,574,000 |
| Incremental Increase  | ---       | 765,000   | 812,000   | 728,000   | 828,000    |
| % Change Over 5 Years | ---       | 10.3%     | 9.9%      | 8.1%      | 8.5%       |
| SGVCOG SUBREGION**    | 586,200   | 635,000   | 695,600   | 739,200   | 776,300    |
| Incremental Increase  | ---       | 48,800    | 60,600    | 43,600    | 37,100     |
| % Change Over 5 years | ---       | 8.3%      | 9.5%      | 6.3%      | 5.0%       |

\*Includes Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties

\*\* Includes Pomona and 28 other communities in the San Gabriel Valley (See p.C-28 for a list of the SGVCOG communities.)

Data source: SCAG, 1998 RTP Adopted Forecast, April 1998

Figure 30: Projected Job Growth—SGVCOG Subregion\*, 2000-2020



Data Source: SCAG, 1998 RTP Adopted Forecast, April 1998

\* Includes Pomona and 28 other communities in the San Gabriel Valley (See p.C-28 for a list of the SGVCOG communities.)



### **c. Share of Projected Regional Housing Need**

Government Code Section 65584(a) authorizes the California Department of Housing and Community Development in consultation with the Southern California Association of Governments (SCAG) to determine Pomona's share of the projected housing need of "persons at all income levels." This determination must take into consideration a variety of factors: market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of the housing need, farmworker housing needs, loss of assisted multifamily units for lower income households, and reductions in the concentration of lower income households.

To determine a jurisdiction's share of the future housing need, SCAG periodically undertakes a Regional Housing Needs Assessment (RHNA) within the area encompassing Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties. Via the RHNA, SCAG projects regional expansion by examining "historical growth patterns, job creation, household formation rates, and other factors to estimate how many households will be added to each community." SCAG describes the RHNA process as follows:

*The future need for housing is determined primarily by the forecasted growth in a community. Each new household, created by a child moving out of a parent's home, by a family moving to a community for employment, and so forth, creates the need for a housing unit. The housing need for new households is then adjusted to account for an ideal level of vacancy needed to promote housing choice, moderate cost and acceptable levels of housing upkeep and repair. In the SCAG region, many communities currently have more than the ideal number of vacancies, and thereby the vacancy adjustment is, in those cases, subtracted from the total housing need. Finally, a second adjustment is made to account for units expected to be lost due to demolition, natural disaster, or conversion to non-housing uses. The sum of these factors, household growth, vacancy need (generally a negative number), and replacement need, form the construction need for a community ("What Is RHNA? The Regional Housing Needs Assessment: Not Whether We Grow, but How").*

The latest RHNA quantified the need for housing in Pomona during the 7 ½ years between January 1, 1998 and June 30, 2005. The quantification is presented in the form of "RHNA Numbers," which, according to SCAG, do not "necessarily encourage or promote growth, but [allow] communities to anticipate growth" as they plan for housing need through the process of completing a Housing Element update.

Anticipating the updating of Pomona's Housing Element, in February of 1999 the City Council considered the appropriateness of SCAG's projections for population and household growth that had served as the basis for calculating the City's initial RHNA Numbers. Finding the projections unrealistically high, especially given historical demolition rates and the fact that less than 500 acres were available for new housing, the Council adopted more appropriate projections. Council's actions resulted in SCAG providing a set of Revised



RHNA Numbers that reduced the total construction need to 580 units over the 7 ½-year planning period ending in June of 2005. Such a revision of the RHNA Numbers is provided for in Government Code Section 65584 (c), which states that “a city or county may propose to revise the determination of its share of the regional housing need...based upon available data and accepted planning methodology, and supported by adequate documentation.”

Table 27 summarizes the calculations used to arrive at the Revised RHNA Numbers for new construction need. Table 28 presents the distribution of construction need by income category as well as indicates the number of units that have already been built or are “in the pipeline.” As Table 28 shows, a specified proportion of the 580 new units should be affordable to households within each income category: 162 units (28%) for very low income, 110 units (19%) for low income, 128 units (22%) for moderate income, and 180 units (31%) for above moderate income. For each income category, the Department of Housing and Community Development (HCD) has established income limits based on family size, which Table 29 lists.

**Table 27: Calculation of Pomona’s Revised RHNA Numbers\***

|                                |            |
|--------------------------------|------------|
| Household Growth               | 460        |
| Vacancy Adjustment             | -46        |
| Housing Unit Loss Adjustment   | 166        |
| <b>Total Construction Need</b> | <b>580</b> |

\*For the planning period January 1, 1998 through June 30, 2005  
Source: SCAG RHNA99

**Table 28: Pomona’s Share of the Regional Housing Need by Income Category\*  
January 1, 1998 to June 30, 2005**

|                                            | <b>Very Low<br/>Income</b> | <b>Low<br/>Income</b> | <b>Moderate<br/>Income</b> | <b>Above Mod<br/>Income</b> | <b>Total Units</b> |
|--------------------------------------------|----------------------------|-----------------------|----------------------------|-----------------------------|--------------------|
| <b>RHNA<br/>New Construction Need</b>      | 162<br>(28%)               | 110<br>(19%)          | 128<br>(22%)               | 180<br>(31%)                | 580<br>(100%)      |
| <b>New Units<br/>as of June 30, 2001**</b> | 42<br>(12%)                | 259<br>(68%)          | 43<br>(11%)                | 35<br>(9%)                  | 379<br>(100%)      |

\*Very low income = 0-50% of median for LA County adjusted for family size; low income = 51-80% of median; moderate income = 81-120% of median; above moderate > 120% of median (See Table 29 for April 2001 income limits.)

\*\*Includes units already constructed, units under construction, and units approved

Source: SCAG RHNA99; City of Pomona Planning Division staff

**Table 29: Income Limits per Income Category for Pomona & Other LA Co. Cities, 2001**

| <b>Income Category</b>       | <b>Number of Persons per Family</b> |            |              |             |             |            |              |              |
|------------------------------|-------------------------------------|------------|--------------|-------------|-------------|------------|--------------|--------------|
|                              | <b>One</b>                          | <b>Two</b> | <b>Three</b> | <b>Four</b> | <b>Five</b> | <b>Six</b> | <b>Seven</b> | <b>Eight</b> |
| <b>Very Low Income</b>       | 19,100                              | 21,800     | 24,550       | 27,250      | 29,450      | 31,600     | 33,800       | 35,950       |
| <b>Low Income</b>            | 30,500                              | 34,900     | 39,250       | 43,600      | 47,100      | 50,550     | 54,050       | 57,550       |
| <b>Median Income*</b>        | 38,150                              | 43,600     | 49,050       | 54,500      | 58,850      | 63,200     | 67,600       | 71,950       |
| <b>Moderate Income</b>       | 45,800                              | 52,300     | 58,850       | 65,400      | 70,650      | 75,850     | 81,100       | 86,350       |
| <b>Above Moderate Income</b> | N/A                                 | N/A        | N/A          | N/A         | N/A         | N/A        | N/A          | N/A          |

\*Median income is based on LA County median for a family of four

Data source: California Department of Housing and Community Development



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#### **4. SUMMARY OF HOUSING NEEDS**

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The preceding housing needs assessment analyzes the characteristics and condition of Pomona's existing housing stock, the existing unmet need for housing among Pomona's current residents, and the future housing need as determined by forecasted growth in the City's households. Two dominant themes become apparent from this assessment.

The first of these themes involves the demand for affordable housing and runs throughout the assessment of both Pomona's existing and future housing needs. Regarding existing need, currently over 40% of *all* City households are paying more than 30% of their income on housing and, thus, by HUD standards, are overpaying. Especially vulnerable to problems with overpayment are the City's lower income renter households composed of large families and those headed by the disabled, the elderly, and females with children. Considering future need, Pomona's share of the projected regional housing need as quantified by the Revised RHNA Numbers clearly demonstrates a need for affordable housing. According to RHNA, nearly half, or 47%, of newly constructed units should be affordable to very low and low income households while an additional 22% should be within the means of households with moderate incomes.

A second major theme of the housing needs assessment also involves affordability and is revealed by the analysis of Pomona's existing housing stock. Over 20% of existing units are at least 50 year olds, and a full two-thirds were constructed before 1970. Less than 3% of all units were built within the last 10 years. Due in large part to its age, the City's housing stock is the most affordable in the area. In 1998, the median price of homes in Pomona was more than \$100,000 below the median for homes in Claremont, San Dimas, Diamond Bar, Walnut, and La Verne. Rental units are likewise a relative bargain. However, even as the age of Pomona's housing stock contributes in a positive way to affordability, it also puts a substantial number of units at risk of serious physical deterioration if appropriate amounts of time and money are not invested in their maintenance. In fact, the Cal Poly housing surveys conducted in 2000 and 2001 indicate that an estimated 3,682 units are in need of structural rehabilitation while another 2,771 units would benefit from façade rehabilitation.

Although susceptible to the ravages of time, the City's existing affordable housing stock emerges as an extremely valuable asset, given the substantial need for affordable housing among current and future residents as well as the fact that Pomona is nearly built out. As an asset worth preserving, existing units will serve as a focal point of the City's Housing Plan, presented in Section E. Through its goals, policies, programs, and actions, the Housing Plan will encourage the rehabilitation and maintenance of the housing stock as well as provide homeownership opportunities for households of varying income levels so that they will have a real stake in improving not only their individual dwelling units but also their neighborhoods and the City as a whole.





## **SECTION D. RESOURCES & CONSTRAINTS INVENTORY**





The California State Legislature has declared that local governments “have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.” At the same time, the Legislature recognizes that meeting these needs “requires the participation of government and the private sector in an effort to expand housing opportunities” (Government Code Section 65580). Accordingly, the following inventory includes both governmental and nongovernmental resources and constraints that have the potential to affect housing opportunities in the City of Pomona. Pursuant to Government Code Section 65583(a), the inventory addresses a range of associated topics:

1. Resources for housing
  - a. Suitable housing sites
  - b. Financial resources
  - c. Administrative resources
  - d. Opportunities for energy conservation in residential development
2. Governmental constraints upon housing
  - a. Land use controls
  - b. Site improvements
  - c. Building codes
  - d. Code enforcement
  - e. Fees
  - f. Permit processing time
3. Nongovernmental constraints upon housing
  - a. Availability of financing
  - b. Price of land
  - c. Cost of construction
4. Summary of resources and constraints

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## **1. RESOURCES FOR HOUSING**

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### **a. Suitable Housing Sites**

Government Code Section 65583 (a)(3) and (c)(1) require that the Housing Element provide an inventory of land suitable for residential development, including vacant sites and sites having the potential for redevelopment. To facilitate the provision of dwellings for households of all income levels, the inventory must identify sites capable of accommodating a variety of housing types—single family residences, multifamily rental housing, factory-built housing, mobile homes, and farmworker housing. The inventory must also take into account the availability of services and facilities to support development on each site. Most importantly, the inventory should include, at a minimum, sufficient sites to accommodate the number and mix of units specified by the Southern California Association of Governments (SCAG) as Pomona’s share of the regional need for newly constructed housing units. (See pp.C-31 to C-32 of the Housing Needs Assessment.)



Table 30a provides a list of the larger vacant parcels and underutilized sites that are considered suitable for residential development. Because Pomona is a mature urbanized community, existing infrastructure and public services currently serve all of the sites. Any additional facilities or services required for new residential development would be constructed by the developer or funded with impact fees.

**Table 30a: Inventory of Suitable Housing Sites Larger Than Two Acres**

| Site #        | Address              | Zoning District | Max Density (DU/Acre) | Appropriate Dwelling Unit Types* | Site Acreage     | Max. # of Units    |
|---------------|----------------------|-----------------|-----------------------|----------------------------------|------------------|--------------------|
| 1             | 200 E. Bonita        | C-3 (SH)        | 50                    | MR                               | 4                | 178***             |
| 2             | 1290 Fernleaf        | R-2 PD          | 7.2                   | SF                               | 3                | 12***              |
| 3             | 1300 W. Orange Grove | R-1             | 7                     | SF                               | 3                | 16***              |
| 4             | 2301 S. Towne        | R-1             | 8.5                   | SF                               | 8.5              | 29***              |
| 5             | 650 E. Grand         | R-2             | 30                    | MR                               | 4.7              | 62***              |
| 6             | SWC Towne/Bonita     | M               | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 11               | 164                |
| 7             | 676 E. Bonita        | M               | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 18               | 270                |
| 8             | 1040 W. Mission      | C-3             | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 8.2              | 122                |
| 9             | NEC Towne/Arrow      | C-4             | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 3.4              | 50                 |
| 10            | NWC Garey/Mission    | M               | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 2.1              | 30                 |
| 11            | NWC Garey/Phillips   | C-4             | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 7                | 104                |
| 12            | 400 E. Foothill      | C-4             | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 4                | 60                 |
| 13            | NEC Bonita/Garey     | M               | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 10               | 150                |
| 14            | SWC Towne/Lexington  | O               | 0 (CZ required)**     | SF, MR, FB, MH, F,E, T           | 16               | 240                |
| <b>TOTALS</b> |                      |                 |                       |                                  | <b>102.9 ac.</b> | <b>1,190 units</b> |

\*SF = Single Family Units; MR = Multifamily Rental Units; FB = Factory-Built Housing; MH = Mobile Homes;

F = Farmworker Housing; E = Emergency Shelter; T = Transitional Housing

\*\*Assumes a CZ (Change of Zone) allowing, on average, a density of 15 DU/Acre (The City considers 15 DU/Acre to represent a very conservative estimate of potential density, considering the densities of recently proposed housing projects and the fact that the Zoning Ordinance currently provides for densities of up to 50 DU/Acre.)

\*\*\*Recently approved housing units

Though Pomona is nearing build out, the sites included in Table 30a could easily accommodate the construction of the 580 new units SCAG identified as required to meet housing needs in the City through June 30, 2005. In fact, of the 14 sites listed, 3 sites (#7, #10, and #11) have Change of Zone requests pending that, if approved, would facilitate the development of a proposed 421 units while 5 sites (#1 through #5) are already zoned to allow residential development. Moreover, during the 7 ½-year planning period covered in this Housing Element, sites #1 through #5 have actually been targeted by developers as the location for housing projects that are already completed or under construction and will provide 297 units with covenants ensuring their affordability to very low, low, or moderate income households. Of these 297 units, 269 have been designated to meet the needs of households with very low or low incomes. Table 30b provides a brief overview of the 297



units that have already been approved as well as the 421 proposed units currently involved in the planning and approval process. Table 30b clearly demonstrates that the inventory of suitable housing sites contained in Table 30a has more than adequately provided for the construction of the 580 new units identified by SCAG.

**Table 30b: Sites Targeted for Development  
During the Current Planning Period, January 1998-June 2005**

|                                                             | Number of Units                                                    | Status                                                                       | Affordability Covenants                                                                                                                                                                                           |
|-------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SITE #1</b><br>200 E. Bonita                             | 178 multifamily units—<br>160 low income and 18<br>very low income | Under construction                                                           | Funded using federal tax credits and<br>tax-exempt private activity bonds<br>issued by the California Statewide<br>Community Development Authority,<br>establishing 55-year covenants                             |
| <b>SITE #2</b><br>1290 Fernleaf                             | 12 single family<br>moderate income units                          | Completed                                                                    | Funded using Low/Mod Set-Aside<br>money, establishing 30-year covenants                                                                                                                                           |
| <b>SITE #3</b><br>1300 W.<br>Orange Grove                   | 16 single family<br>moderate income units                          | Completed                                                                    | Funded using City of Industry<br>Low/Mod Set-Aside money and<br>Pomona's First-Time Homebuyers<br>Mortgage Assistance Program,<br>establishing 2 deferred loans w/ zero<br>interest & equity sharing arrangements |
| <b>SITE #4</b><br>2301 S. Towne                             | 29 single family low<br>income units                               | Completed                                                                    | Funded using City of Industry<br>Low/Mod Set-Aside money,<br>establishing a deferred loan w/ zero<br>interest & an equity sharing<br>arrangement                                                                  |
| <b>SITE #5</b><br>650 E. Grand                              | 62 multifamily units—38<br>low income and 24 very<br>low income    | Completed                                                                    | Funded using federal tax credits and<br>the state density bonus program,<br>establishing 30-year covenants                                                                                                        |
| <b>SITE #7</b><br>676 E. Bonita                             | 117 single family market<br>rate units                             | Approved by Planning<br>Commission; pending<br>with City Council             | N/A                                                                                                                                                                                                               |
| <b>SITE #10</b><br>NWC<br>Garey/Mission                     | 26 work/live units—15<br>market rate and 11<br>moderate income     | Approved by Planning<br>Commission; pending<br>with City Council             | Funded using Low/Mod Set-Aside<br>money, establishing 30-year covenants                                                                                                                                           |
| <b>SITE #11</b><br>NWC<br>Garey/Phillips                    | 278 multifamily low<br>income units                                | Proposed and beginning<br>the design review stage<br>of the approval process | Funded using federal tax credits and/or<br>tax-exempt private activity bonds<br>issued by the California Statewide<br>Community Development Authority,<br>establishing 55-year covenants                          |
| <b>TOTAL = 718 NEW UNITS (124% OF THE RHNA REQUIREMENT)</b> |                                                                    |                                                                              |                                                                                                                                                                                                                   |

- no lot coverage limits
  - no building height requirements
  - no minimum distance required between buildings
  - minimum unit sizes ranging from 475 square feet for a studio apartment to 700 square feet for a two bedroom apartment
  - sheltered bus stops
  - convenient pedestrian circulation
  - elevators for multiple story structures
  - call systems with 24-hour monitoring
  - major and minor recreation facilities located throughout a development
- Planned Development Overlay Zone—The stated purposes of this zone are to provide an alternative to the standard single family tract by allowing smaller lots and the combining of small areas into more effective larger open spaces while maintaining the average maximum number of dwelling units per acre permitted in the underlying zone.

The development standards established to fulfill these purposes, which are summarized in Table 37 below, include the following:

- minimum lot size of 4,500 square feet
  - front setbacks of 15 to 18 feet
  - rear setbacks of 20 feet
  - no minimum distance required between buildings
  - minimum unit size of 1,200 square feet
  - minimum street width of 28 feet
  - minimum sidewalk width of 3 feet
- Work/Live Units—These units, located in the upper floors above retail or office uses, are allowed in all four mixed use districts within the City's Downtown Specific Plan area—the MU-1, MU-2, MU-3, and MU-4 districts. The work/live alternative is designed to provide an affordable and flexible living situation for residents who desire an urban lifestyle.

The development standards established for work/live units are purposely minimized and adaptable. They include the following:

- no minimum parcel size
- maximum height ranging from 6 to 8 stories or 72 to 100 feet
- no maximum density limits
- front, side, and rear setbacks ranging from 0 to 10 feet
- parking standards flexible, with the possibility of shared parking arrangements



Table 37: Summary of Development Standards for Pomona's Residential Zoning Districts

|                                           | R-1<br>20,000                                             | R-1<br>10,000                                             | R-1<br>7,500                                                           | R-1<br>7,200                                                           | R-1<br>6,000                                                           | R-1-E<br>Over-<br>lay                                        | PD<br>Over-<br>Lay                                            | PRD                                                                                                          | MHD                                                 | R-2 &<br>AP                                                                                                   | R-3                                                                                                            | R-4                                                                        | SH<br>Over-<br>Lay                                                                                 |
|-------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <b>Units /<br/>Lot Area</b>               | 1 /<br>20,000<br>sq. ft.                                  | 1 /<br>10,000<br>sq. ft.                                  | 1 /<br>7,500<br>sq. ft.                                                | 1 /<br>7,200<br>sq. ft.                                                | 1 /<br>6,000<br>sq. ft.                                                | 1 /<br>6,000<br>sq. ft.<br>max 3u                            | 1 /<br>4,500<br>sq. ft.                                       | Per<br>Speci-<br>fic Plan                                                                                    | 1 /<br>3,750<br>sq. ft.                             | 7-15 /<br>acre                                                                                                | 15-30 /<br>acre                                                                                                | 30-70 /<br>acre                                                            | 40-50 /<br>acre                                                                                    |
| <b>Yards</b>                              | F: 30'<br>S: 8'<br>R: 30'<br>St.side:<br>10'min<br>15'max | F: 25'<br>S: 5'<br>R: 25'<br>St.side:<br>10'min<br>15'max | F: 25'min<br>40'max<br>S: 5'<br>R: 25'<br>St.side:<br>10'min<br>15'max | F: 25'min<br>40'max<br>S: 5'<br>R: 25'<br>St.side:<br>10'min<br>15'max | F: 25'min<br>40'max<br>S: 5'<br>R: 25'<br>St.side:<br>10'min<br>15'max | F: 25'min<br>S: 5'<br>R: 25'<br>St.side:<br>10'min<br>15'max | F: 15'-<br>18'<br>S: 5'<br>R: 20'                             | Per<br>Speci-<br>fic Plan                                                                                    | F: 10'<br>S: 4'<br>R: 5'                            | F: 25'<br>S: ½<br>bldg ht<br>R: bldg<br>ht,<br>15'min                                                         | F: 25'<br>S: ½<br>bldg ht<br>R: bldg<br>ht,<br>15'min                                                          | F: 25'<br>S: ¼<br>bldg ht,<br>10'min<br>or 25'<br>corner<br>lots<br>R: 25' | F: 20'<br>S: ½<br>bldg ht<br>R: ½<br>bldg ht                                                       |
| <b>Lot<br/>Coverage</b>                   | 35%                                                       | 35%                                                       | 35%                                                                    | 35%                                                                    | 35%                                                                    | 35%                                                          | 30%                                                           | None                                                                                                         | None                                                | None                                                                                                          | None                                                                                                           | None                                                                       | None                                                                                               |
| <b>Building<br/>Height</b>                | 2 story<br>or 35'                                         | 2 story<br>or 35'                                         | 2 story<br>or 35'                                                      | 2 story<br>or 35'                                                      | 2 story<br>or 35'                                                      | 2 story<br>or 35'                                            | 2 story<br>or 35'                                             | None                                                                                                         | 1 story<br>or 20'                                   | 2 story<br>or 35'                                                                                             | 2 story<br>or 35'                                                                                              | 6 story<br>or 75'                                                          | None                                                                                               |
| <b>Distance<br/>between<br/>Buildings</b> | Main-<br>Ac: 10'<br>Ac-Ac:<br>6'                          | Main-<br>Ac: 7'<br>Ac-Ac:<br>6'                           | Main-<br>Ac: 7'<br>Ac-Ac:<br>6'                                        | Main-<br>Ac: 7'<br>Ac-Ac:<br>6'                                        | Main-<br>Ac: 7'<br>Ac-Ac:<br>6'                                        | Main-<br>Ac: 7'<br>Ac-Ac:<br>6'                              | None                                                          | None                                                                                                         | None                                                | Main-<br>Main:<br>15'<br>Main-<br>Ac: 7'<br>Ac-Ac:<br>6'                                                      | Main-<br>Main:<br>15'<br>Main-<br>Ac: 7'<br>Ac-Ac:<br>6'                                                       | Same<br>as R-2,<br>except<br>add 5'<br>for ea.<br>story a-<br>bove 3       | None                                                                                               |
| <b>Parking</b>                            | 2/u in<br>garage                                          | 2/u in<br>garage                                          | 2/u in<br>garage                                                       | 2/u in<br>garage                                                       | 2/u in<br>garage                                                       | 2/u in<br>garage                                             | 2/u in<br>garage<br>+ 1<br>gst/4u                             | 2/u in<br>garage<br>+ 1<br>gst/4u ;<br>SFR<br>add 2/u<br>- cover                                             | 2/u in<br>gar or<br>carport<br>+ 1<br>gst/2<br>lots | 2/u in<br>garage<br>within<br>100'+1<br>gst/4u                                                                | 2/u in<br>garage<br>within<br>100'+1<br>gst/4u                                                                 | Bach:<br>1/u<br>1b:<br>1½/u<br>2b: 2/u<br>+ ½ for<br>ea ad b               | .7/u + 1<br>gst/10u<br>or<br>.5/u + 1<br>gst/10u                                                   |
| <b>Minimum<br/>Living<br/>Area</b>        | 1,500<br>sq. ft.                                          | 1,500<br>sq. ft.                                          | 1,500<br>sq. ft.                                                       | 1,500<br>sq. ft.                                                       | 1,500<br>sq. ft.                                                       | 1,500<br>sq. ft.                                             | 1,200<br>sq. ft.                                              | SFR:<br>2b1100<br>3b1250<br>Multi:<br>St: 500<br>1b: 700<br>2b: 800<br>All: ea<br>add b<br>+150<br>(sq. ft.) | None                                                | 1b:<br>1,000<br>2b:<br>1,000<br>1,100<br>3b:<br>1,200<br>1,300<br><br>Ea ad b<br>over 3<br>+ 200<br>(sq. ft.) | 1b: 900<br>2b:<br>1,000<br>3b:<br>1,200<br><br>Ea ad b<br>over 3<br>+ 200<br>(sq. ft.)                         | 1b: 600<br>2b:<br>800<br><br>Ea ad b<br>over 2<br>+ 200<br>(sq. ft.)       | St: 475<br>1b: 525<br>2b: 700<br>(sq. ft.)                                                         |
| <b>Open<br/>Space</b>                     | N/A                                                       | N/A                                                       | N/A                                                                    | N/A                                                                    | N/A                                                                    | N/A                                                          | Pri:<br>200/u<br>Com:<br>2.5%<br>of total<br>devel-<br>opment | Per<br>Speci-<br>fic Plan                                                                                    | Com:<br>500/lot<br>adult;<br>800/lot<br>family      | Pri:<br>150/u<br>ground,<br>90/u<br>above<br>Com:<br>1b: 300<br>2b: 400<br>+100<br>ea ad b<br>(sq. ft.)       | Pri:<br>100/u<br>gr,70/u<br>above<br>Com:<br>1b: 300<br>2b: 400<br>>2b:<br>400<br>+100<br>ea ad b<br>(sq. ft.) | Pri:<br>100/u<br>ground,<br>70/u<br>above<br>Com:<br>300/u<br>(sq. ft.)    | Pri:<br>100/u<br>Com:<br><151u:<br>3,250<br>151-<br>250u:<br>5,875<br>>250u<br>8,500+<br>(sq. ft.) |



### **b. Site Improvements**

Site improvements are a vital component of residential development and include all infrastructure needed to support new homes and neighborhoods. Pomona requires that developers pay for the off-site extension of water, sewer, and storm drain systems as well as for the installation of traffic signals. In addition, developers must construct all streets, sidewalks, curbs, gutters, and street lighting and landscaping. While these requirements affect affordability, they are necessary to maintain the quality of life in Pomona, ensuring that adequate public services and facilities will be in place for new construction so as to avoid overloading existing service systems.

### **c. Building Codes**

Building codes are designed to protect the public health, safety, and welfare by setting minimum standards for the construction and rehabilitation of residential structures. Although compliance with the codes may increase the cost of housing, implementing them is crucial to promoting the development and maintenance of a high quality housing stock. The City of Pomona implements the following uniform codes:

- Uniform Building Code, 1998 ed.
- Uniform Plumbing Code, 1998 ed.
- Uniform Mechanical Code, 1998 ed.
- Uniform Electrical Code, 1998 ed.
- Uniform Housing Code, 1998 ed.
- Uniform Fire Code, 1998 ed.

### **d. Code Enforcement**

The Code Compliance Unit of the Pomona Police Department is charged with enforcing a wide variety of the City's ordinances and municipal codes dealing with health and safety, as well as issues directed at removing blight. The goal is to obtain voluntary compliance from members of the community who are found to be in violation of ordinances and codes designed to improve Pomona's residential areas and business districts. The City's Code Enforcement Program is reactive and proactive with 13 code enforcement officer positions. In their role as protectors of Pomona's residential neighborhoods, officers handle violations related to vacant homes, outside maintenance, hazardous swimming pools, trash, inoperative vehicles, illegal vending operations, and other conditions that degrade the neighborhood.

The code enforcement procedure involves the following: 1) inspection, 2) education of property owners, 3) a written request for correction, 4) re-inspection, 5) issuance of a notice to appear in court and abatement proceedings, if necessary, and 6) abatement and billing of property owners. Code enforcement officers work with homeowners to help them improve their properties. Homeowners are referred to low cost loan and rehabilitation programs available through the City to help them meet health and safety standards. Extensions are given if the owner is making a reasonable effort toward correcting the violation. Most owners tend to be very cooperative. Those who receive court citations are usually repeat offenders.



### e. Fees

The planning, development, and impact fees imposed by the City for various types of residential development represent a small but notable part of the overall cost of housing. More significant than these city-imposed fees are those levied on new residential construction by the Pomona Unified School District.

#### *Planning Fees*

The Pomona City Council reduced planning fees so that they currently do not cover the full cost of processing applications. Subsidies provided by the City amount to about 40% of actual costs (City of Pomona Finance Department). In addition to subsidizing planning fees in general, the City offers reduced rates for certain single family project applications and waives altogether the fees for conditional use permits and variances in the case of nonprofit housing developers. Table 38 lists planning fees that can affect residential development.

**Table 38: City of Pomona Planning Fees Pertaining to Residential Development**

| Planning Application                                    | Fee Amount                                      |
|---------------------------------------------------------|-------------------------------------------------|
| Appeal                                                  | \$925                                           |
| Appeal of Single Family Owner-Occupied Project          | \$125                                           |
| Change of Zone                                          | \$1,350                                         |
| Code Amendment                                          | \$1,630                                         |
| Conceptual Development Plan                             | \$900                                           |
| Conditional Use Permit                                  | \$1,785                                         |
| Development Review                                      | \$570                                           |
| Environmental Assessment                                |                                                 |
| • Initial Study and Negative Declaration                | \$300                                           |
| • Initial Study and Environmental Impact Report         | \$300 + preparation cost & 15% for staff review |
| Final Development Plan                                  | \$900                                           |
| General Plan Amendment                                  | \$1,350                                         |
| Minor Deviation Variance                                | \$200                                           |
| Specific Plan Amendment                                 | \$1,350                                         |
| Tentative Parcel Map                                    | \$1,030 + \$55 per lot                          |
| Tentative Tract Map                                     | \$1,030 + \$65 per lot                          |
| Time Extension                                          | \$300                                           |
| Time Extension for Single Family Owner-Occupied Project | \$125                                           |
| Variance                                                | \$1,190                                         |
| Variance for Single Family Owner-Occupied Project       | \$1,115                                         |

#### *Development Fees*

The City's development fees are comparable to those imposed by communities in the surrounding area. They are set by the Chief Building Official according to guidelines established in the Uniform Building Code. Based on the valuation of structures, the fees generally cover City processing costs (City of Pomona Finance Department). Development fees are reviewed periodically and adjusted as necessary per building valuation data provided by the International Conference of Building Officials.



### *Impact Fees*

In 1989 the Pomona City Council approved impact fees as a financing mechanism for providing the traffic signals, road and highway improvements, parks, and public safety facilities necessitated by new development. Fee amounts are set according to the impact that a particular development will have on infrastructure and services, e.g., the average amount of traffic that will be generated by a dwelling of a particular type and size. The ordinance establishing these fees provides for appeals based on the lack of a nexus between a fee and the impacts of a given development. Table 39 lists impact fees levied on residential construction.

**Table 39: City of Pomona Impact Fees for Residential Development**

| Type of Impact Fee            | Fee Amount/Formula         |
|-------------------------------|----------------------------|
| Traffic Signals               |                            |
| • Single Family Residence     | 1 x 10.00 x 5              |
| • Condominiums                | # of units x 5.20 x 5      |
| • Apartments                  | # of units x 6.60 x 5      |
| Road and Highway Improvements |                            |
| • Single Family Residence     | 1 x 10.00 x 5              |
| • Condominiums                | # of units x 5.20 x 5      |
| • Apartments                  | # of units x 6.60 x 5      |
| Parks                         | Flat fee of \$675 per unit |
| Public Safety Facilities      | Total sq. ft. x .25        |

### *School Fees*

In March of 2001 pursuant to State Code, the Pomona Unified School District (PUSD) Board of Education opted to adopt a new school fee schedule raising the rate from \$2.05 per square foot of new residential construction to \$3.11 per square foot. This new fee schedule also provides for the levying of an even higher fee of \$6.22 per square foot when the State does not have funds available for new school construction. Data used to justify the fee increase included the following: the number of students historically generated by units constructed within PUSD; the number of new units that could potentially be constructed within PUSD; and the average square footage of the new single family detached units, single family attached units, and multifamily units that could potentially be constructed within PUSD.

### **f. Permit Processing Time**

Development procedures in Pomona do not appear to be unnecessarily extending processing time or significantly increasing the cost of housing. Most planning actions are final at the Planning Commission level. Typical actions such as the processing of variances, conditional use permits, zone changes, and General Plan amendments are completed in six to eight weeks. However, if an Environmental Impact Report is required, at least three months are needed to complete the planning process. Regarding the building permit application process, in most cases it is expeditiously handled. Turn around time for residential plan checks is about three weeks and for rechecks, about one week.



### 3. NONGOVERNMENTAL CONSTRAINTS UPON HOUSING

#### a. Availability of Financing

The availability of financing for home purchases, home improvements, and the refinancing of mortgages plays a vital role in determining whether a household can meet its housing needs. Data describing financing opportunities in Pomona are provided under the Home Mortgage Disclosure Act (HMDA), which requires lending institutions to report public loan data. Table 40 summarizes 1998 HMDA disposition of loan applications statistics for all twenty-three 1990 U.S. Census tracts that are either completely or partially contained within Pomona's corporate boundaries. These statistics are grouped based on the median income of each tract as a percent of the median for the Los Angeles-Long Beach Metropolitan Statistical Area: 0-80% of median = lower income; 81-120% of median = moderate income; and >120% of median = upper income.

**Table 40: Disposition of Home Loan Applications for Dwellings in Pomona by Loan Type and Census Tract Income Level, 1998**

| Income Level of Census Tracts | CONVENTIONAL HOME PURCHASE LOANS |          |        |       | GOVERNMENT ASSISTED HOME PURCHASE LOANS |          |        |       |
|-------------------------------|----------------------------------|----------|--------|-------|-----------------------------------------|----------|--------|-------|
|                               | Total                            | Approved | Denied | Other | Total                                   | Approved | Denied | Other |
| Lower                         | 386                              | 58%      | 28%    | 14%   | 454                                     | 77%      | 12%    | 11%   |
| Moderate                      | 364                              | 63%      | 22%    | 15%   | 607                                     | 77%      | 12%    | 11%   |
| Upper                         | 1,035                            | 75%      | 12%    | 13%   | 315                                     | 75%      | 13%    | 12%   |
|                               | HOME IMPROVEMENT LOANS           |          |        |       | REFINANCING                             |          |        |       |
|                               | Total                            | Approved | Denied | Other | Total                                   | Approved | Denied | Other |
| Lower                         | 362                              | 54%      | 43%    | 3%    | 1,623                                   | 49%      | 31%    | 20%   |
| Moderate                      | 561                              | 49%      | 46%    | 5%    | 2,227                                   | 50%      | 28%    | 22%   |
| Upper                         | 444                              | 53%      | 38%    | 9%    | 3,215                                   | 64%      | 21%    | 15%   |

\*Approved = loans originated + loans approved but not accepted

\*\*Other = applications withdrawn + files closed for incompleteness

\*\*\*Census tract #s for each income level group: Lower (4021.01, 4023.01, 4023.02, 4025.01, 4025.02, 4027.02, 4028, 4029.02, 4030, 4088); Moderate (4017.02, 4021.02, 4024.01, 4024.02, 4024.03, 4024.04, 4026, 4027.01, 4029.01); Upper (4017.01, 4022, 4033.11, 4033.13)

Data source: Home Mortgage Disclosure Act (HMDA) data, 1998

#### *Home Purchase Loans*

In 1998, a total of 3,161 households applied for home purchase loans for dwellings located in Pomona. Of that total, 57% applied for conventional loans and 43% applied for government assisted loans—FHA, FSA/RHS, and VA. About three-fourths of government assisted loans for dwellings in census tracts of all income levels were approved. However, the approval rate for conventional loans varied according to census tract income level. In lower income census tracts, 58% of conventional loans were approved and 28% denied while in upper income tracts, the approval rate was 75% and the denial rate only 12%. Clearly, a significant



portion of the demand for home purchase loans went unmet in 1998, especially for properties located in lower income areas of Pomona.

### *Home Improvement Loans*

In 1998, a total of 1,367 households applied for home improvement loans for dwellings in Pomona. Only about half of these loans were approved, regardless of the income level of the census tract in which a dwelling was located. In other words, 657 home improvement projects in Pomona went unfinanced during 1998 alone. Considering the age of Pomona's housing stock and problems with overcrowding, deferral of home maintenance and/or room addition projects is likely to contribute to the serious decay of a number of older units.

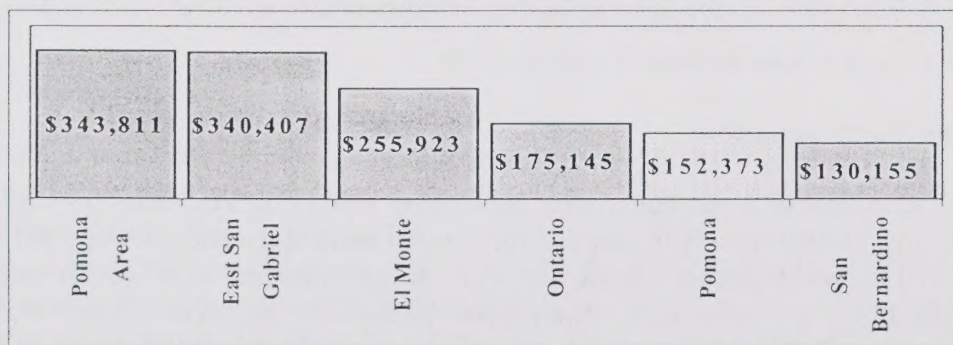
### *Refinancing*

In 1998, a total of 7,065 households applied for loans to refinance mortgages on dwellings located in Pomona. Only about half of the loans for dwellings in lower and moderate income census tracts were approved. The approval rate for dwellings in upper income tracts was somewhat higher at 64%. The unmet demand for refinancing contributes to maintaining problems with overpayment for housing among Pomona residents, a particularly burdensome problem for lower income households struggling to make mortgage payments.

## **b. Price of Land**

Land prices can be a key factor in determining the overall cost of housing. However, relative to the price of land in other southern California urban areas, residential land in Pomona is a real bargain, currently selling for only \$3.00 to \$5.00 per square foot. In fact, the price of the City's residential property is the lowest of any community in Los Angeles County (Pomona Redevelopment Agency). Undoubtedly, bargain priced land has contributed to the affordability of Pomona's new infill homes, which in 1998 had a median price of \$152,373 as opposed to a median of \$343,811 for new homes in Pomona Area communities as a whole (Husing 1999). Figure 31 compares the price of new infill housing in Pomona to the price of new homes in other communities of the San Gabriel Valley and the Inland Empire.

**Figure 31: New Housing Price Comparison, 1998**



Source: Husing 1999



### c. Cost of Construction

Construction costs vary widely according to housing type, size of unit, and the number and quality of amenities provided. Indicating a steady upward trend in construction costs, the *Engineering News-Record* (ENR) Construction Cost Index, which takes into account both labor and materials costs, shows that the annual average index value increased by approximately 31% during the 1990s. Table 41 presents the monthly ENR index values for 1990-2000.

**Table 41: ENR Construction Cost Index, 1990-2000**

|      | JAN  | FEB  | MAR  | APR  | MAY  | JUN  | JUL  | AUG  | SEP  | OCT  | NOV  | DEC  | ANN<br>AVG |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------------|
| 1990 | 4680 | 4685 | 4691 | 4693 | 4707 | 4732 | 4734 | 4752 | 4774 | 4771 | 4787 | 4777 | 4732       |
| 1991 | 4777 | 4773 | 4772 | 4766 | 4801 | 4818 | 4854 | 4892 | 4891 | 4892 | 4896 | 4889 | 4835       |
| 1992 | 4888 | 4884 | 4927 | 4946 | 4965 | 4973 | 4992 | 5032 | 5042 | 5052 | 5058 | 5059 | 4985       |
| 1993 | 5071 | 5070 | 5106 | 5167 | 5262 | 5260 | 5252 | 5230 | 5255 | 5264 | 5278 | 5310 | 5210       |
| 1994 | 5336 | 5371 | 5381 | 5405 | 5405 | 5408 | 5409 | 5424 | 5437 | 5437 | 5439 | 5439 | 5408       |
| 1995 | 5443 | 5444 | 5435 | 5432 | 5433 | 5432 | 5484 | 5506 | 5491 | 5511 | 5519 | 5524 | 5471       |
| 1996 | 5523 | 5532 | 5537 | 5550 | 5572 | 5597 | 5617 | 5652 | 5683 | 5719 | 5740 | 5744 | 5620       |
| 1997 | 5765 | 5769 | 5759 | 5799 | 5837 | 5860 | 5863 | 5854 | 5851 | 5848 | 5838 | 5858 | 5825       |
| 1998 | 5852 | 5874 | 5875 | 5883 | 5881 | 5895 | 5921 | 5929 | 5963 | 5986 | 5995 | 5991 | 5920       |
| 1999 | 6000 | 5992 | 5986 | 6008 | 6006 | 6039 | 6076 | 6091 | 6128 | 6134 | 6127 | 6127 | 6060       |
| 2000 | 6130 | 6160 | 6202 | 6201 | 6233 | 6238 | 6225 | 6233 | 6224 | 6259 | 6266 | 6283 | 6222       |

\*Index base year and value: 1913 = 100

\*\*How ENR builds the index: 200 hours of common labor at a 20-city average of common labor rates, plus 25 cwt of standard structural steel shapes at the mill price prior to 1996 and the fabricated 20-city price from 1996, plus 1.128 tons of portland cement at the 20-city price, plus 1,088 board-ft. of 2 x 4 lumber at the 20-city price

Source: *Engineering News-Record* (ENR) Construction Cost Index History, 1908-2001

Generally, construction costs for multifamily housing are lower than for single family homes. According to the Construction Industry Research Board, in the Los Angeles area multifamily units average \$50 to \$85 per square foot to construct while the typical single family dwelling averages \$60 to \$100 per square foot. These costs are uniform throughout the County.

## 4. SUMMARY OF RESOURCES AND CONSTRAINTS

The preceding inventory indicates that governmental constraints do not unduly impede the provision of housing for Pomona residents. To the contrary, Pomona's land use controls, building codes, code enforcement program, fees, and permit processing procedures are necessary to promote the health, safety, and welfare of all residents. They have facilitated the construction and maintenance of a wide array of housing types and have ensured that adequate infrastructure and services support each dwelling unit. Regarding the current planning period, though Pomona is nearing build out, existing land use controls have provided for adequate sites to accommodate the City's share of the regional need for new construction through June of 2005. It is true that the Pomona Unified School District recently adopted a new school fee schedule that substantially raised fees levied upon new residential construction; however, in doing so, the District abided by State Code providing



for the development of essential school facilities. Reducing the fees is beyond the City's control.

Flexibility in the current Zoning Ordinance is largely responsible for the adequacy of the sites available to meet the current regional need for new construction mentioned above. Nevertheless, the City is devoting considerable time and money to rewriting the Ordinance so as to create a document that is more accessible to the public, is more efficient for City staff to implement, and has the potential to further streamline the entitlement process for housing projects. As far as entitlement streamlining is concerned, the new ordinance will include residential design guidelines to provide developers clear direction as they plan future housing projects. Projects that follow these guidelines can be approved more quickly, possibly even at the administrative level.

Regarding nongovernmental constraints, residential land prices in Pomona are a relative bargain and do not significantly hinder the provision of housing. On the other hand, construction costs and the availability of financing do, to some extent, constrain the production and improvement of units affordable to lower income households. To help overcome these constraints, the City draws upon a variety of resources to support its housing programs intended to assist with the development, rehabilitation, and conservation of affordable units. These programs and the schedule of actions designed to implement them are outlined in Section E—Housing Plan.



## **SECTION E. HOUSING PLAN**





Section E presents Pomona's Housing Plan for the period January 1, 1998 through June 30, 2005. Pursuant to Government Code Section 65583 (c), the Housing Plan sets forth the actions the City is undertaking and intends to undertake to implement the goals, policies, and objectives of the Housing Element directed at making adequate provision for the housing needs of all economic segments of the community. In providing the basis for the Plan and outlining the Housing Plan itself, Section E develops the following topics:

1. Housing goals and policies
  - a. Statewide goals
  - b. City policies
2. Quantified objectives
  - a. New construction
  - b. Rehabilitation
  - c. Conservation
  - d. Summary of objectives
3. Housing programs
  - a. Rehab and Substantial Rehab Loan Program
  - b. First-Time Homebuyers Mortgage Assistance Program
  - c. Exterior Façade Treatment Program
  - d. Manufactured Housing (Mobile Home) Rehabilitation/Replacement Program
  - e. Infill Housing Program
  - f. Community Housing Development Organization (CHDO) Program
  - g. Housing Acquisition Redevelopment Program
  - h. Lease-Purchase Home Program
  - i. Section 8 Housing Rent Subsidy Program
  - j. Emergency Shelter Grant Program
  - k. Transitional Living Center Program
  - l. Shelter Plus Care Program
  - m. Code Enforcement Program
  - n. Community Cleanup Program
4. Housing Plan
  - a. Actions
  - b. Time frame
  - c. Agency responsible

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## **1. HOUSING GOALS AND POLICIES**

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The City of Pomona endorses the State Housing Goal of providing "decent housing and a suitable living environment for every Californian" (Government Code Section 65580). Furthermore, the City endorses the four primary goals incorporated into State Code pertaining to the actions that cities must take in order to facilitate the provision of housing for all economic groups (Government Code Section 65583). These Statewide goals and the City policies that support them are summarized below.

***Statewide Goal 1:***     *Conserve and improve the condition of the exiting affordable housing stock.*

**City Policies:**

- 1.1 Continue the enforcement of codes and regulations establishing minimum housing construction and maintenance standards.
- 1.2 Encourage the interior and exterior rehabilitation of existing housing.
- 1.3 Support the physical conservation of established residential neighborhoods through local historic preservation efforts.
- 1.4 Strengthen the sense of security and community in existing residential neighborhoods.

***Statewide Goal 2:***     *Assist in the development of adequate housing to meet the needs of low and moderate income households.*

**City Policies:**

- 2.1 Ensure that City codes and regulations reflect the intent of State and Federal legislation.
- 2.2 Support regional efforts to promote livable communities principles.
- 2.3 Address the need for new construction reflected in the Regional Housing Needs Assessment.
- 2.4 Endorse the institution of homeownership and its contribution to the development of a sense of commitment to the community.
- 2.5 Be receptive to medium or higher density residential uses if properly located.
- 2.6 Ensure continued affordability of publicly assisted “at-risk” lower income housing.
- 2.7 Address the needs of the homeless and those at risk of becoming homeless.



**Statewide Goal 3:** *Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. Regarding land use constraints in particular, identify adequate housing sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to encourage and facilitate the development of a variety of types of housing for all income groups.*

**City Policies:**

- 3.1 Establish zoning standards that facilitate the development of high quality affordable housing.
- 3.2 Provide efficient development processing procedures.
- 3.3 Regularly reevaluate City regulations, ordinances, fees, and procedures to determine whether they unnecessarily constrain housing development.
- 3.4 Implement digital communication systems to create electronic methods of efficiently processing entitlements for housing projects.

**Statewide Goal 4:** *Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, family status, physical challenges, or color.*

**City Policies:**

- 4.1 Enforce all applicable laws and policies pertaining to equal housing opportunity.
- 4.2 Offer a fair housing program to assist tenants, landlords, and homeowners.
- 4.3 Promote equal housing opportunities via educational outreach activities.

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## **2. QUANTIFIED OBJECTIVES**

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In addition to goals and policies, Section 65583 of the Government Code requires that a Housing Element include quantified objectives which, based on estimates, enumerate the “maximum number of housing units by income category that could be constructed, rehabilitated, and conserved” over the planning period covered by the Element. In the case of this Housing Element, the quantified objectives pertain to a planning period of 7½ years—January of 1998 through June of 2005.

State Code recognizes that the total housing need identified in the Housing Needs Assessment “may exceed available resources and the community’s ability to satisfy this need within the content of the general plan requirements. . . . Under these circumstances, the



quantified objectives need not be identical to the total housing need” [Government Code Section 65583 (b)(2)]. Pursuant to State Code, the objectives presented below represent a diligent good faith effort on the part of the City of Pomona to facilitate the provision of adequate housing for all economic segments of the community, given resource availability.

#### **a. New Construction**

Under present conditions, it is anticipated that new construction in Pomona during the current 7 ½-year planning period will occur at a much slower rate than during the 8 ½ years between July of 1989 and December of 1997—the planning period covered by the previous Housing Element. According to data provided in the previous Element and by the California Department of Finance, between July 1989 and the end of 1997, more than 1,900 new housing units were constructed, amounting to an average of at least 224 new units per year.

In contrast, with the City nearing build out, the current construction objective is 580 new units to be built between January 1, 1998 and June 30, 2005, amounting to an average of about 78 new units per year. The objective of 580 new units is identical to Pomona’s share of the regional housing need as determined by the Southern California Association of Governments (SCAG) and as quantified in SCAG’s RHNA numbers. (See pp. C-31 to C-32 of the Housing Needs Assessment.)

#### **b. Rehabilitation**

The City estimates that 3,682 housing units are currently in need of structural rehabilitation while an additional 2,771 units would benefit from façade rehabilitation. (See pp. C-3 to C-5 of the Housing Needs Assessment.) Private rehabilitation of units in the City’s housing stock consists of remodels and the improvement of housing standards funded by property owners themselves. Rehabilitation of units affordable to low and very low income households typically involves the correction of substandard conditions and frequently requires funding assistance. Assuming the private rehabilitation of most moderate and all upper income units and the assisted rehabilitation of all lower income units as well as some moderate income units, the rehabilitation objective for the current planning period is 11,250 units.

#### **c. Conservation**

*Conservation* pertains to assisted multifamily rental units at risk of converting to market rate housing. Currently, only 19 of the 465 assisted multifamily units potentially at risk within the current planning period are likely to lose their affordability covenants. These 19 “at-risk” units are located in the 26-unit Towne Avenue Apartment development and provide housing for very low, low, and moderate income persons and families. (See pp. C-5 to C-9 of the Housing Needs Assessment.) It is anticipated that foreclosure proceedings for the Towne Avenue Apartments will occur in the near future, possibility presenting the City with the opportunity to work with a qualified nonprofit organization to preserve the affordability of the units. Regarding the Towne Avenue Apartments, the conservation objective is 19 units.



**d. Summary of Objectives**

The quantified objectives discussed above for new construction, rehabilitation, and conservation are summarized in Table 42. Pursuant to State Code, the objectives are presented by income category.

**Table 42: Pomona's Quantified Objectives for Housing by Income Category\*  
January 1, 1998 to June 30, 2005**

| Objective Type   | Very Low Income | Low Income | Moderate Income | Above Mod Income | Total Units |
|------------------|-----------------|------------|-----------------|------------------|-------------|
| New Construction | 18              | 254        | 128             | 180              | 580         |
| Rehabilitation   | 1,280**         | 850**      | 2,280***        | 6,840***         | 11,250      |
| Conservation     | 11              | 8          | 0               | 0                | 19          |

\*Very low income = 0-50% of median for LA County adjusted for family size; low income = 51-80% of median; moderate income = 81-120% of median; above moderate > 120% of median (See Table 29 for April 2001 income limits.)

\*\*Based on data for City of Pomona Rehab and Façade Treatment Programs prorated according to SCAG RHNA percentages

\*\*\*Based on building permit data provided by City of Pomona Building Division staff

**3. HOUSING PROGRAMS**

The City, in cooperation with the Redevelopment Agency, is undertaking the major programs listed below to satisfy the community's housing needs. The actions for implementing these and other housing related programs constitute the City's Housing Plan, outlined in Table 43.

**a. Rehab and Substantial Rehab Loan Program**

*Purpose:* provides deferred loans of up to \$40,000 to very low, low, and moderate income owner-occupants of single family units for interior and exterior rehabilitation

*Funding Source(s):* HOME, Calhome, and Set-Aside Funds

**b. First-Time Homebuyers Mortgage Assistance Program**

*Purpose:* provides financial assistance to qualifying low to moderate income first-time homebuyers in the form of deferred loans of up to 5% of purchase price for existing homes and 10% of purchase price for new homes to assist with closing costs and down payments

*Funding Source(s):* Calhome and Set-Aside Funds

**c. Exterior Façade Treatment Program**

*Purpose:* provides grants of up to \$4,500 to low and moderate income owner-occupants of single family housing for exterior improvements such as roofing, painting, and landscaping

*Funding Source(s):* Set-Aside Funds

**d. Manufactured Housing (Mobile Home) Rehabilitation/Replacement Program**

*Purpose:* provides deferred loans to very low and low income owner-occupants of mobile homes for rehabilitation or replacement

*Funding Source(s):* Calhome

**e. Infill Housing Program**

*Purpose:* provides financial assistance to developers of new single family infill housing

*Funding Source(s):* Set-Aside Funds

**f. Community Housing Development Organization (CHDO) Program**

*Purpose:* provides funding to nonprofit organizations for affordable housing

*Funding Source(s):* HOME

**g. Housing Acquisition Redevelopment Program**

*Purpose:* provides for the acquisition and rehabilitation of HUD foreclosed properties, which are resold to qualifying homebuyers with a one-year warranty on all rehabilitation

*Funding Source(s):* Private Developers

**h. Lease-Purchase Home Program**

*Purpose:* provides qualified buyers the chance to lease a home and then assume ownership, having been granted closing costs, loan amortization, and up to 10% of the appreciated value

*Funding Source(s):* CCHFA and CAHLIF

**i. Section 8 Housing Rent Subsidy Program**

*Purpose:* provides rental assistance to eligible very low and low income households, enabling them to rent decent, safe, and sanitary housing

*Funding Source(s):* HUD

**j. Shelter Plus Care Program**

*Purpose:* provides comprehensive case-managed supportive services and housing assistance to homeless women with substance abuse problems

*Funding Source(s):* HUD



**k. Emergency Shelter Grant Program**

*Purpose:* distributes funds, through a Request for Proposal process, to homeless service providers for emergency shelter, homeless prevention, and outreach activities

*Funding Source(s):* ESG

**l. Transitional Living Center Program**

*Purpose:* provides housing for homeless adult males with disabilities

*Funding Source(s):* SHP/LAHS

**m. Code Enforcement Program**

*Purpose:* enforces ordinances and codes designed to maintain and improve the safety and appearance of the City's properties, including its housing stock and residential neighborhoods

*Funding Source(s):* CDBG and General Fund

**n. Community Cleanup Program**

*Purpose:* facilitates neighborhood cleanup activities in each Council District

*Funding Source(s):* CDBG

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**4. HOUSING PLAN**

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According to Government Code Section 65583 (c), the Housing Element must include a schedule of actions that the City of Pomona is undertaking or intends to undertake to make adequate provision for the community's housing needs. This schedule of actions is presented in the form of a Housing Plan to be implemented during the 7 ½-year planning period extending from January 1, 1998 through June 30, 2005. Because they represent policies or programs already in place, most of the actions in Pomona's Housing Plan are ongoing. While some actions may continue for the entire 7 ½-year planning period, others will be accomplished early, establishing the foundation for subsequent follow up implementation. The details of these follow up activities cannot be discerned at this time.

In outlining the City's Housing Plan, Table 43 presents the scheduled actions grouped into categories based on Statewide housing goals. For organizational purposes, each action is listed under only one goal. It should be noted, however, that many of the actions actually serve to further more than one Statewide goal.

Table 43: Housing Plan Goals, Policies, and Actions

| Goals and Policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Actions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Time Frame                                                                                                                                                                                                                                    | Agency Responsible                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Statewide Goal 1:</b> Conserve and improve the condition of the exiting affordable housing stock.</p> <p><b>City Policies:</b></p> <p>1.1 Continue the enforcement of codes and regulations establishing minimum housing construction and maintenance standards.</p> <p>1.2 Encourage the interior and exterior rehabilitation of existing housing.</p> <p>1.3 Support the physical conservation of established residential neighborhoods through local historic preservation efforts.</p> <p>1.4 Strengthen the sense of security and community in existing residential neighborhoods.</p> | <ul style="list-style-type: none"> <li>Require rigorous compliance with the Uniform Building Code, Housing Quality Standards, and Pomona Zoning Ordinance Section 600 (Exterior Property Maintenance)</li> <li>Implement a pro-active Code Enforcement program for single and multifamily units, and mobile homes</li> <li>Provide grants to the elderly and disabled for code corrections and accessibility improvements</li> <li>Provide low-interest loans/grants to qualified home owners for the structural and aesthetic rehabilitation of single family units, multifamily units, and mobile homes that require affordability covenants</li> <li>Implement and enforce the City's Historic Preservation Design Guidelines</li> <li>Support citizen efforts to designate new local historic districts and landmarks</li> <li>Revise residential development standards to include design elements that "invite" pedestrian use, encourage resident interaction, and remove barriers to the visual surveillance of neighborhoods</li> <li>Implement alternative policing strategies that empower residents to "take back their neighborhoods" from the criminal element</li> <li>Develop a marketing program emphasizing existing historic/affordable housing opportunities</li> </ul> | <ul style="list-style-type: none"> <li>Ongoing</li> <li>From June 2002, ongoing</li> <li>Ongoing</li> <li>Ongoing</li> <li>Ongoing</li> <li>Ongoing</li> <li>Complete by June 2002</li> <li>Ongoing</li> <li>Complete by Dec. 2002</li> </ul> | <ul style="list-style-type: none"> <li>Building &amp; Safety Div</li> <li>Code Enforcement</li> <li>Housing Division</li> <li>Code Enforcement</li> <li>Housing Division</li> <li>Housing Division</li> <li>Planning Division</li> <li>Code Enforcement</li> <li>Planning Division</li> <li>Planning Division</li> <li>Police Department</li> <li>Community Devel Department</li> </ul> |



| Goals and Policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Actions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Time Frame                                                                                                                                                                                                                                                      | Agency Responsible                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Statewide Goal 2:</b> Assist in the development of adequate housing to meet the needs of low and moderate income households.</p> <p><b>City Policies:</b></p> <p>2.1 Ensure that City codes and regulations reflect the intent of State and Federal legislation.</p> <p>2.2 Support regional efforts to promote livable communities principles.</p> <p>2.3 Address the need for new construction reflected in the Regional Housing Needs Assessment.</p> <p>2.4 Endorse the institution of homeownership and its contribution to the development of a sense of commitment to the community.</p> <p>2.5 Be receptive to medium or higher density residential uses if properly located.</p> <p>2.6 Ensure continued affordability of publicly assisted "at-risk" lower income housing.</p> <p>2.7 Address the needs of the homeless and those at risk of becoming homeless.</p> | <ul style="list-style-type: none"> <li>Amend Density Bonus Ordinance so that it complies with State law and offers more attractive incentives; provide developers with amended ordinance</li> <li>Coordinate legislative efforts among County Departments with jurisdictions throughout California to ensure the applicability of Federal and State programs to Southern California</li> <li>Revise the City's Second Unit Ordinance to allow second units with a Minor Conditional Use Permit and with no restrictions on the age, physical condition, or relationship of residents</li> <li>Develop Specific Plans that allow higher density housing in transit-oriented developments (TODs), using funds from HCD Downtown Rebound Grants (for a land use survey of potential residential sites and the preparation of standards for higher density residential development) and a Metropolitan Transit Authority grant (to develop a TOD ordinance)</li> <li>Promote the City's first-time homebuyer program, which assists w/ down payments and closing costs</li> <li>Implement a program involving partnerships between the City and developers to acquire and rehabilitate foreclosed residential properties for resale to low-moderate income households</li> <li>Implement a program for selected mobile home parks to correct health/safety problems w/ infrastructure, upkeep, illegal/inferior construction, aesthetics</li> <li>Develop a program to foster homeownership among Section 8 recipients</li> </ul> | <ul style="list-style-type: none"> <li>Complete by Dec. 2002</li> <li>Ongoing</li> <li>Complete by June 2002</li> <li>Complete by June 2003</li> <li>Ongoing</li> <li>Ongoing</li> <li>Complete by June 2002, ongoing</li> <li>Complete by June 2002</li> </ul> | <ul style="list-style-type: none"> <li>Planning Division</li> <li>Housing Division</li> <li>Planning Division</li> <li>Planning Division</li> <li>Housing Division</li> <li>Housing Division</li> <li>Housing Division</li> <li>Housing Authority</li> </ul> |

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| <p>Goal 2, continued</p> | <ul style="list-style-type: none"> <li>• Contribute funding and technical assistance to qualified nonprofit Community Housing Development Organizations</li> <li>• Cooperate with all community stakeholders to identify priority housing issues and needs</li> <li>• Support the Pomona Housing Authority to allow for direct dispersal of HUD Section 8 rental certificates and vouchers</li> <li>• Work with owners of bond-financed projects to ensure continued affordability by adopting refinancing and refunding policies, monitoring expiring regulatory agreements, and developing individual project plans to maintain affordable units</li> <li>• Monitor projects with owners who provide notice of the intent to opt out of Section 8 contracts</li> <li>• Promote efforts to inform residents and owners of various alternatives available to preserve the affordability of properties at risk of converting to market rate rents</li> <li>• Provide opportunities for Family Self-Sufficiency Program and Section 8 participants to become members of resident advisory boards</li> <li>• Implement the Homeless Continuum of Care Strategic Plan to assist homeless individuals and families with moving from homelessness to self-sufficiency, permanent housing, and independent living</li> <li>• Encourage development of additional transitional living facilities through the City's Homeless Shelter Ordinance</li> </ul> | <ul style="list-style-type: none"> <li>• Ongoing</li> <li>• Ongoing</li> <li>• Ongoing</li> <li>• Ongoing</li> <li>• Ongoing</li> <li>• Ongoing</li> <li>• Ongoing</li> <li>• Strategic Plan covers 5-year period from 2000-2005</li> <li>• Ongoing</li> </ul> | <ul style="list-style-type: none"> <li>• Housing Division</li> <li>• Housing Division</li> <li>• Housing Division</li> <li>• Housing Authority</li> <li>• Housing Authority</li> <li>• Housing Authority</li> <li>• Housing Authority</li> <li>• Housing Division</li> <li>• Planning Division</li> </ul> |
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| Goals and Policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Actions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Time Frame                                                                                                                                                                                                                                                              | Agency Responsible                                                                                                                                                                                                                                                                                                                              |
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| <p><b>Statewide Goal 3:</b> Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. Regarding land use constraints in particular, identify adequate housing sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to encourage and facilitate the development of a variety of types of housing for all income groups.</p> <p><b>City Policies:</b></p> <p>3.1 Establish zoning standards that facilitate the development of high quality affordable housing.</p> <p>3.2 Provide efficient development processing procedures.</p> <p>3.3 Regularly reevaluate City regulations, ordinances, fees, and procedures to determine whether they unnecessarily constrain housing development.</p> <p>3.4 Implement digital communication systems to create electronic methods of efficiently processing entitlements for housing projects.</p> | <ul style="list-style-type: none"> <li>Identify sites in City's inventory of vacant land suitable for residential infill development</li> <li>Revise the Downtown Specific Plan to allow the development of residential lofts to meet the needs of small households attracted to an urban lifestyle</li> <li>Adopt a Mixed-Use Overlay District to facilitate the development of projects offering desirable combinations of residential and commercial units</li> <li>Encourage projects that take advantage of the opportunities offered by the existing ordinance allowing work/live units in Historic Downtown</li> <li>Encourage projects that take advantage of the relaxation of development standards offered by the Senior Citizen Overlay District</li> <li>Encourage projects that take advantage of the flexible development standards offered by the Planned Development Overlay District</li> <li>Continue the current reevaluation of the City's zoning ordinance, including entitlements</li> <li>Revise the Zoning Ordinance to create new, streamlined discretionary permits and processes, e.g., Minor Condition Use Permits and Minor Site Development Review</li> <li>Support the development and implementation of on-line code, application, and permit processing services</li> </ul> | <ul style="list-style-type: none"> <li>Complete by Dec. 2001</li> <li>Complete by June 2002</li> <li>Complete by June 2003</li> <li>Ongoing</li> <li>Ongoing</li> <li>Ongoing</li> <li>Complete by Dec. 2001</li> <li>Complete by June 2002</li> <li>Ongoing</li> </ul> | <ul style="list-style-type: none"> <li>Housing Division</li> <li>Planning Division</li> <li>Planning Division</li> <li>Planning Division</li> <li>Planning Division</li> <li>Planning Division</li> <li>Planning Division</li> <li>Planning Division</li> <li>Community Devel. Dept.<br/>Public Works Dept.<br/>Redevelopment Agency</li> </ul> |

| Goals and Policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Actions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Time Frame                                                                                                                                                    | Agency Responsible                                                                                                                                                          |
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| <p><b>Statewide Goal 4:</b> Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, family status, physical challenges, or color.</p> <p><b>City Policies:</b></p> <p>4.1 Enforce all applicable laws and policies pertaining to equal housing opportunity.</p> <p>4.2 Offer a fair housing program to assist tenants, landlords, and homeowners.</p> <p>4.3 Promote equal housing opportunities via educational outreach activities.</p> | <ul style="list-style-type: none"> <li>Conduct an FY2001-FY2006 Impediments Analysis to further objectives of the 1988 U.S. Fair Housing Act</li> <li>Contract with the Claremont Dispute Resolution Center for fair housing compliance services such as lending practices monitoring, fair housing testing, counseling, mediation, referral, participation in fair housing associations, and educational activities for the public and City staff</li> <li>Give priority to Housing Rehab Program applicants who are elderly, disabled, or very low income in cases involving code violations or emergency health and safety issues</li> <li>Continue to allow Housing Rehab Program applicants to construct standard bedrooms to relieve overcrowding, based on HUD standards for overcrowding (i.e., when occupancy exceeds two persons per bedroom and one person per living room or when two children of the same gender share a bedroom) and, subject to available equity, allow a bathroom addition whenever a bedroom addition is approved</li> <li>Rewrite Senior Citizen Housing Overlay Ordinance to do the following: <ul style="list-style-type: none"> <li>include provisions for the disabled such as 24-hour emergency monitoring systems, parking courts within 100 feet of entryways, and on-site sheltered bus stops</li> <li>relax standards pertaining to density, parking, open space, and setbacks</li> <li>streamline the entitlement process</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>Complete by June 2001</li> <li>Ongoing</li> <li>Ongoing</li> <li>Ongoing</li> <li>Complete by December 2000</li> </ul> | <ul style="list-style-type: none"> <li>Housing Division</li> <li>Housing Division</li> <li>Housing Division</li> <li>Housing Division</li> <li>Planning Division</li> </ul> |



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| <p>Goal 4, continued</p> | <ul style="list-style-type: none"> <li>Amend the rewritten Senior Citizen Housing Overlay Ordinance (see previous action) to ensure that it complies with State and Federal code by incorporating the following text referring to laws that establish specific age, residency, and construction requirements for senior housing:</li> </ul> <p><u>Pomona Municipal Code Section .5809-18.C</u><br/>           “C. Target Population—The target population group served by the units constructed in the Senior Housing Overlay District are senior citizens who meet the criteria set forth in the Federal Fair Housing Act [42 USCA 3607(b)], the California Unruh Civil Rights Act (Civil Code Sections 51.2, 51.3, 51.4) and the California Fair Employment and Housing Act (Government Code Section 12955.9).”</p> <p><u>Pomona Municipal Code Section .5809-18.F.2</u><br/>           “2. Site planning. Site planning, design and construction shall comply with the criteria set forth in the Federal Fair Housing Act [42 USCA 3607(b)], the California Unruh Civil Rights Act (Civil Code Sections 51.2, 51.3, 51.4) and the California Fair Employment and Housing Act (Government Code Section 12955.9) and the following provisions).”<br/>               a. <i>(the rest of the section remains the same)</i></p> <p>IT SHOULD BE NOTED THAT THE CITY BELIEVES THE SENIOR CITIZEN HOUSING OVERLAY ORDINANCE IS VALID AS IT IS CURRENTLY WRITTEN; HOWEVER, THE CITY INTENDS TO MAKE THE ABOVE AMENDMENTS TO EMPHASIZE THAT THE ORDINANCE COMPLIES WITH ALL APPLICABLE STATE AND FEDERAL LAW.</p> | <ul style="list-style-type: none"> <li>Complete by June 2002</li> </ul> | <ul style="list-style-type: none"> <li>Planning Division</li> </ul> |
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